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Premium Rates MANUAL

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Workplace Safety & Insurance Board

Commission de la sécurité professionnelle et de l'assurance contre les accidents du travail

ISSN 1492-0050 (Onlin
ISBN 978-1-4606-3577-3 (PDF, 2014 ed

ISSN 1492-0042 (Prin
ISBN 978-1-4606-3576-6 (Print, 2014 ed

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SECTION 1

Introduction

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INTRODUCTION

a. 2014 Premium Rates Summary

On July 12, 2013, the Workplace Safety and Insurance Board (WSIB) announced that premium rates for all rate groups would be maintained at 2013 levels for 2014.

Our Board of Directors' decision to keep rates at 2013 levels was made based on careful actuarial and financial analysis. The decision balances the needs of Ontario's workers while providing stability for employers as the WSIB reviews its methods for setting premium rates in consultation with stakeholders to come up with the fairest and most effective solutions.

The WSIB is well-positioned to offer premium-rate stability, with 2013 results showing the system progressing well toward meeting our legislated funding requirements of 60% by 2017, 80% by 2022, and full funding by 2027.

The WSIB continues to work with its Chair's Advisory Committees, which represent employers and injured workers from the various industry sectors. These committees have provided valuable advice and guidance to the WSIB Chair, President and CEO, and Executive Committee; and their input was taken into account as part of the decision-making process on which the 2014 premium rates were based.

b. Derivation of Premium Rates

The Schedule 1 costs of the workers' compensation system are funded through premium rates, which are applied to the payroll of Schedule 1 employers. All Schedule 1 employers are not charged the same rate. Rather, for the purpose of charging them on an equitable basis, employers are classified into rate groups. Rate groups are defined in a classification scheme and each rate group has a different premium rate, reflecting the inherent risk of the specific business activities of industries insured within that group.

The classification scheme divides business activities into nine broad classes, which are further subdivided into 155 rate groups based on similarity of business activity and relative risk. The number of rate groups remains unchanged from 2013. Additional details about the classification scheme itself can be obtained from the WSIB's *Employer Classification Manual (ECM)* on the WSIB website, www.wsib.on.ca.

Premium rates are expressed as a dollar amount per $100 of insurable earnings. For each of the classes and rate groups defined in the classification scheme, their premium rate includes an amount for:

a) New claims cost - the expected future lifetime costs to pay benefits for all new claims for the premium year;

b) The WSIB's expenses to administer the *WSIA*, the Ministry of Labour's (MoL) expenses to administer the *Occupational Health and Safety Act*, the Workplace Safety and Insurance Appeals Tribunal, Offices of the Employer Advisor and the Worker Advisor, and the expenses of the Health and Safety Associations and research; and

c) Past claims cost – includes a charge to retire the WSIB's unfunded liability.

Although rate group premium rates are unchanged from 2013, the amounts attributable to each of these three components were revised for 2014 using claims experience and insurable earnings data from the most recent six years – that is, for the period from 2007 through 2012 inclusive. Details supporting premium rates are shown in the various exhibits of this *Premium Rates Manual*.

An annual maximum ceiling for average earnings used for determining benefits and premiums is set each year according to the *Workplace Safety and Insurance Act*. The ceiling for the premium rate year (2014) is based on 175% of the average industrial wage for Ontario from the most recent published Statistics Canada earnings data available on July 1st of the previous year (2013). The 2014 maximum insurable earnings ceiling is $84,100, an increase of 1.1% over the 2013 ceiling of $83,200.

c. Classification Scheme and Data Sources

Schedule 1 employers are divided into nine classes (denoted by class codes A through I). Employers within each class are then subdivided into rate groups. The grouping of employers within a single rate group is based on similarity of business activities and/or relative risk. The number of rate groups in each class varies according to the size of the economic sector covered by each class. For example, Class B: Mining and Related Industries, contains four rate groups, whereas Class D: Manufacturing, contains 73 rate groups.

Rate groups are further divided into classification units. Classification units are used as a means of tracking the relative experience of various employer subgroups. Firms in a classification unit share similar business activities, risks or other characteristics. All

employers within a single rate group, no matter which classification unit they belong to or their payroll size, are charged the same premium rate (before any merit adjustments or experience rating). Premium rates are not calculated for classification units.

The classes referred to in this manual should not be confused with industry sectors, which is another categorization used by the WSIB to compare common business practices and approaches.

The figures shown in the Supporting Documentation sections of this manual are based on the data available as of June 2013. Employers may obtain more recent information by contacting the WSIB (see Section 11 of this manual for contact information).

d. The Role of the Workplace Safety and Insurance Board (WSIB)

The WSIB is a statutory corporation created by an Act of the Ontario Legislature in 1914. The WSIB is responsible for administering the *Workplace Safety and Insurance Act, 1997* (*WSIA*). The Ministry of Labour is responsible for administering the *Occupational Health and Safety Act*.

The WSIB receives no government funding and is funded solely through employer premiums. Revenue is also raised through returns on invested assets.

The WSIB helps workers deal with the consequences of workplace injuries and illnesses – providing a comprehensive bundle of insurance benefits and helping them recover and return to work. The WSIB:

- Provides benefits to injured and ill workers and to the dependants of workers who have died as a result of a workplace injury or illness; and
- Assists in the return to work and recovery of injured and ill workers.

Employers covered by the *WSIA*, are divided into two groups, referred to as "Schedule 1" and "Schedule 2." Schedule 1 employers are insured under a "collective liability" system, and are required to contribute to the WSIB Insurance Fund. Schedule 2 employers are "self-insured," and are individually liable for the full costs of their workers' WSIB claims. The WSIB pays insurance benefits for Schedule 2 workers and is reimbursed by Schedule 2 employers for costs (including administrative costs) of the claims.

This *Premium Rates Manual* pertains to Schedule 1 employers only.

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SECTION 2

Definition of 2014
Premium Rate Components

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DEFINITION OF
2014 PREMIUM RATE COMPONENTS

A. New Claims Cost

1.	New Claims Cost	The estimated full cost of new claims for injuries expected to occur during 2014

B. Overhead Expenses

1.	Administrative Expenses	Expenses of the WSIB estimated for the year 2014, to administer the *WSIA*
2.	Legislative Obligations	Expenses the WSIB is required to fund under the *Occupational Health and Safety Act,* the Workplace Safety and Insurance Appeals Tribunal, Office of the Employer Advisor, Office of the Worker Advisor, Health and Safety Associations and research
3.	Total Overhead Expenses	Total of Administrative and Legislative Obligations expenses

C. Past Claims Cost

1.	Past Claims Cost	Includes payment required to retire the unfunded liability

D. Premium Rate

Total cost per $100 of insurable earnings required to fund new claims, overhead, and past claims

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SECTION 3

Summary of Allocation Rules

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SUMMARY OF ALLOCATION RULES FOR 2014 PREMIUM RATES

A. New Claims Cost

New Claims Costs are determined at the class level. However, rate groups belonging to a class pay them.

The share of the class new claims cost charged to a member rate group is based on the expected number of claims and the average cost of a claim expected for that rate group for the premium year.

The average cost of a claim for a rate group is determined via a Cost Index, which indicates the relative costliness of an average claim for the rate group as compared to the average cost for its class.

B. Overhead Expenses

Schedule 1 overhead expenses are allocated to rate groups in proportion to their new claims cost and insurable earnings.

C. Past Claims Cost

Past Claims Cost paid by a rate group is the remainder of its 2014 premium rate (which is set equal to its 2013 premium rate) after New Claims Cost and Overhead expenses have been deducted.

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SECTION 4

2014 Premium Rates for Each Rate Group, by Class

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Rate Group	Description	2014 Premium Rate ($)
030	LOGGING	13.04
033	MILL PRODUCTS AND FORESTRY SERVICES	8.80
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	5.37
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	2.93
041	CORRUGATED BOXES	3.24
	CLASS A : FOREST PRODUCTS	**5.25**

Rate Group	Description	2014 Premium Rate ($)
110	GOLD MINES	8.15
113	NICKEL MINES	5.20
119	OTHER MINES	6.69
134	AGGREGATES	6.52
	CLASS B : MINING AND RELATED INDUSTRIES	**6.76**

Rate Group	Description	2014 Premium Rate ($)
159	LIVESTOCK FARMS	7.09
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	2.84
174	TOBACCO AND MUSHROOM FARMS	5.15
181	FISHING AND MISCELLANEOUS FARMING	3.67
184	POULTRY FARMS AND AGRICULTURAL SERVICES	3.27
190	LANDSCAPING AND RELATED SERVICES	4.93
	CLASS C : OTHER PRIMARY INDUSTRIES	**4.18**

Rate Group	Description	2014 Premium Rate ($)
207	MEAT AND FISH PRODUCTS	4.66
210	POULTRY PRODUCTS	3.50
214	FRUIT AND VEGETABLE PRODUCTS	2.68
216	DAIRY PRODUCTS	2.26
220	OTHER BAKERY PRODUCTS	4.00
222	CONFECTIONERY	1.80
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	2.79
226	CRUSHED AND GROUND FOODS	1.69
230	ALCOHOLIC BEVERAGES	1.55
231	SOFT DRINKS	3.58
238	OTHER RUBBER PRODUCTS	4.13
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	2.92
261	PLASTIC FILM AND SHEETING	2.46
263	OTHER PLASTIC PRODUCTS	3.23
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	3.71
301	CLOTHING, FIBRE AND YARN	2.43
308	MILLWORK AND OTHER WOOD INDUSTRIES	5.57
311	WOODEN CABINETS	4.16
312	WOODEN BOXES AND PALLETS	7.14
322	UPHOLSTERED FURNITURE	3.34
323	METAL FURNITURE	2.33
325	WOODEN AND OTHER NON-METAL FURNITURE	4.30
328	FURNITURE PARTS AND FIXTURES	4.17
333	PRINTING, PLATEMAKING AND BINDING	1.75
335	PUBLISHING	0.56

Rate Group	Description	2014 Premium Rate ($)
338	FOLDING CARTONS	2.65
341	PAPER PRODUCTS	3.18
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	2.62
358	FOUNDRIES	4.29
361	NON-FERROUS METAL INDUSTRIES	3.59
374	DOORS AND WINDOWS	3.56
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	4.71
377	COATING OF METAL PRODUCTS	4.19
379	HARDWARE, TOOLS AND CUTLERY	2.74
382	METAL DIES, MOULDS AND PATTERNS	2.22
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	2.78
385	MACHINE SHOPS	2.61
387	OTHER METAL FABRICATING INDUSTRIES	3.68
389	METAL CLOSURES AND CONTAINERS	2.59
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	3.59
393	WIRE PRODUCTS	3.37
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	2.32
403	OTHER MACHINERY AND EQUIPMENT	1.74
406	ELEVATORS AND ESCALATORS	2.70
408	BOILERS, PUMPS AND FANS	2.46
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	2.89
417	AIRCRAFT MANUFACTURING	1.56
419	MOTOR VEHICLE ASSEMBLY	3.59
420	MOTOR VEHICLE ENGINE MANUFACTURING	1.89
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	3.59

Rate Group	Description	2014 Premium Rate ($)
424	MOTOR VEHICLE STAMPINGS	3.59
425	MOTOR VEHICLE WHEELS AND BRAKES	3.59
428	MOTOR VEHICLE FABRIC ACCESSORIES	4.58
432	TRUCKS, BUSES AND TRAILERS	4.39
442	RAILROAD ROLLING STOCK	2.74
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	2.65
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	2.45
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	0.39
477	INDUSTRIAL ELECTRICAL EQUIPMENT	1.55
485	BRICKS, CERAMICS AND ABRASIVES	4.54
496	CONCRETE PRODUCTS	5.42
497	READY-MIX CONCRETE	3.93
501	NON-METALLIC MINERAL PRODUCTS	3.00
502	GLASS PRODUCTS	3.05
507	PETROLEUM AND COAL PRODUCTS	1.17
512	RESINS, PAINT, INK AND ADHESIVES	1.75
514	PHARMACEUTICALS AND MEDICINES	0.96
517	SOAP AND TOILETRIES	1.68
524	CHEMICAL INDUSTRIES	1.96
529	JEWELRY AND INSTRUMENTS	1.02
533	SIGNS AND DISPLAYS	3.19
538	SPORTING GOODS AND TOYS	4.28
542	OTHER MANUFACTURED PRODUCTS	2.13
	CLASS D : MANUFACTURING	**2.55**

Rate Group	Description	2014 Premium Rate ($)
551	AIR TRANSPORT INDUSTRIES	2.09
553	AIR TRANSPORT SERVICES	1.93
560	WAREHOUSING	3.43
570	GENERAL TRUCKING	6.72
577	COURIER SERVICES	3.02
580	MISCELLANEOUS TRANSPORT INDUSTRIES	5.11
584	SCHOOL BUSES	3.04
590	AMBULANCE SERVICES	6.46
	CLASS E : TRANSPORTATION AND STORAGE	**5.01**

Rate Group	Description	2014 Premium Rate ($)
604	FOOD, SALES	2.54
606	GROCERY AND CONVENIENCE STORES	2.20
607	SPECIALTY FOOD STORES	3.73
608	BEER STORES	4.17
612	AGRICULTURAL PRODUCTS, SALES	2.48
630	VEHICLE SERVICES AND REPAIRS	3.54
633	PETROLEUM PRODUCTS, SALES	2.60
636	OTHER SALES	1.46
638	PHARMACIES	0.70
641	CLOTHING STORES	1.59
657	AUTOMOBILE AND TRUCK DEALERS	0.81
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	0.50
670	MACHINERY AND OTHER VEHICLES, SALES	1.84
681	LUMBER AND BUILDERS SUPPLY	3.01
685	METAL PRODUCTS, WHOLESALE	3.25
689	WASTE MATERIALS RECYCLING	6.17
	CLASS F : RETAIL AND WHOLESALE TRADES	**1.80**

Rate Group	Description	2014 Premium Rate ($)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	3.69
707	MECHANICAL AND SHEET METAL WORK	4.16
711	ROADBUILDING AND EXCAVATING	5.29
719	INSIDE FINISHING	7.51
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	4.55
728	ROOFING	14.80
732	HEAVY CIVIL CONSTRUCTION	7.03
737	MILLWRIGHTING AND WELDING	6.90
741	MASONRY	12.70
748	FORM WORK AND DEMOLITION	18.31
751	SIDING AND OUTSIDE FINISHING	10.25
755	NON-EXEMPT PARTNERS AND EXECUTIVE OFFICERS IN CONSTRUCTION	0.21
764	HOMEBUILDING	9.10
	CLASS G : CONSTRUCTION	**6.60**

Rate Group	Description	2014 Premium Rate ($)
810	SCHOOL BOARDS	0.81
817	EDUCATIONAL FACILITIES	0.36
830	POWER AND TELECOMMUNICATION LINES	4.45
833	ELECTRIC POWER GENERATION	0.78
835	OIL, POWER AND WATER DISTRIBUTION	1.07
838	NATURAL GAS DISTRIBUTION	0.69
845	LOCAL GOVERNMENT SERVICES	2.24
851	HOMES FOR NURSING CARE	3.29
852	HOMES FOR RESIDENTIAL CARE	3.30
853	HOSPITALS	1.10
857	NURSING SERVICES	3.31
858	GROUP HOMES	3.14
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	1.10
875	PROFESSIONAL OFFICES AND AGENCIES	0.73
	CLASS H : GOVERNMENT AND RELATED SERVICES	**1.35**

Rate Group	Description	2014 Premium Rate ($)
905	APARTMENT AND CONDOMINIUM SERVICES	3.04
908	OTHER REAL ESTATE SERVICES	1.31
911	SECURITY AND INVESTIGATION SERVICES	1.74
919	RESTAURANTS AND CATERING	1.72
921	HOTELS, MOTELS AND CAMPING	3.10
923	JANITORIAL SERVICES	3.73
929	SUPPLY OF NON-CLERICAL LABOUR	5.05
933	EQUIPMENT RENTAL AND REPAIR SERVICES	3.08
937	RECREATIONAL SERVICES AND FACILITIES	2.19
944	PERSONAL SERVICES	3.26
956	LEGAL AND FINANCIAL SERVICES	0.21
958	TECHNICAL AND BUSINESS SERVICES	0.38
962	ADVERTISING AND ENTERTAINMENT	1.09
975	LINEN AND LAUNDRY SERVICES	4.12
981	MEMBERSHIP ORGANIZATIONS	0.79
983	COMMUNICATIONS INDUSTRIES	0.37
	CLASS I : OTHER SERVICES	**1.28**
	SCHEDULE 1	**2.48**

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SECTION 5

For Each Classification Unit, by Class

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2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
0411-099	Logging Operations	A	30	13.04
0511-001	Reforestation Services	A	33	8.80
0511-002	Other Forestry Services	A	33	8.80
2511-000	Shingles and Shakes	A	33	8.80
2512-000	Sawmill and Planing Mill Products	A	33	8.80
2521-099	Veneer and Plywood Operations	A	36	5.37
2591-000	Wood Preservation	A	36	5.37
2592-000	Particle Board	A	36	5.37
2593-000	Wafer Board	A	36	5.37
2711-099	Pulp and Newsprint Operations	A	39	2.93
2713-000	Paperboard	A	39	2.93
2714-000	Building Board	A	39	2.93
2719-000	Specialty Paper Operations	A	39	2.93
2733-000	Paper Bags	A	39	2.93
2793-000	Paper Consumer Products	A	39	2.93
2732-000	Corrugated Box Operations	A	41	3.24

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
0611-000	Gold Mine Operations	B	110	8.15
0921-100	Gold Mines, Contracting	B	110	8.15
0613-000	Nickel Mine Operations	B	113	5.20
0921-200	Nickel Mines, Contracting	B	113	5.20
0612-000	Copper and Copper-Zinc Mines	B	119	6.69
0614-000	Silver Mines	B	119	6.69
0615-000	Molybdenum Mines	B	119	6.69
0617-000	Iron Mines	B	119	6.69
0619-000	Other Metal Mines	B	119	6.69
0621-000	Asbestos Mines	B	119	6.69
0622-000	Peat Operations	B	119	6.69
0623-000	Gypsum Mines	B	119	6.69
0624-000	Potash Mines	B	119	6.69
0625-000	Salt Mines	B	119	6.69
0629-000	Other Non-Metal Mines	B	119	6.69
0631-099	Coal Mines	B	119	6.69
0711-099	Crude Oil and Natural Gas	B	119	6.69
0911-000	Contract Drilling, Oil and Gas	B	119	6.69
0919-000	Other Services Incidental to Crude Oil	B	119	6.69
0921-300	Other Mines, Contracting	B	119	6.69
0929-001	Other Services Incidental to Mining	B	119	6.69
0811-000	Granite Quarries	B	134	6.52
0812-000	Limestone Quarries	B	134	6.52
0813-000	Marble Quarries	B	134	6.52
0814-000	Sandstone Quarries	B	134	6.52
0815-000	Shale Quarries	B	134	6.52
0821-000	Sand and Gravel Pit Operations	B	134	6.52

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
0111-000	Dairy Farms	C	159	7.09
0112-000	Cattle Farms	C	159	7.09
0113-000	Hog Farms	C	159	7.09
0115-000	Sheep and Goat Farms	C	159	7.09
0119-000	Livestock Combination Farms	C	159	7.09
0122-000	Horse and Other Equine Farms	C	159	7.09
0239-002	Barn Cleaning	C	159	7.09
0131-000	Wheat Farms	C	167	2.84
0132-000	Small-Grain Farms	C	167	2.84
0133-000	Oilseed Farms	C	167	2.84
0134-000	Grain Corn Farms	C	167	2.84
0135-000	Forage, Seed, and Hay Farms	C	167	2.84
0136-000	Dry Field Pea and Bean Farms	C	167	2.84
0138-000	Potato Farms	C	167	2.84
0139-000	Other Field Crop Farms	C	167	2.84
0141-000	Field Crop Combination Farms	C	167	2.84
0151-001	Fruit Farms	C	167	2.84
0151-002	Grape Growers	C	167	2.84
0152-000	Other Vegetable Farms	C	167	2.84
0159-000	Fruit and Vegetable Combination Farms	C	167	2.84
0171-000	Livestock, Field Crop, and Horticultural Combination Farms	C	167	2.84
0137-000	Tobacco Farm Operations	C	174	5.15
0161-000	Mushroom Farm Operations	C	174	5.15
0121-000	Honey and Other Apiary Product Farms	C	181	3.67
0123-000	Furs and Skins, Ranch	C	181	3.67
0129-000	Other Animal Specialty Farms	C	181	3.67
0162-000	Greenhouses	C	181	3.67
0163-000	Plant Nurseries	C	181	3.67
0169-000	Other Horticultural Specialties	C	181	3.67
0311-099	Fishing	C	181	3.67
0331-099	Furs, Skins, and Other Trapping	C	181	3.67

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
0114-000	Poultry and Egg Farm Operations	C	184	3.27
0211-000	Veterinary Services	C	184	3.27
0212-000	Farm Animal Breeding Services	C	184	3.27
0213-000	Poultry Services	C	184	3.27
0219-000	Other Services Incidental to Livestock Specialties	C	184	3.27
0221-000	Soil Preparation, Planting, and Cultivating Services	C	184	3.27
0222-000	Crop Dusting and Spraying Services	C	184	3.27
0223-000	Harvesting, Baling, and Threshing Services	C	184	3.27
0239-001	Other Services Incidental to Agriculture	C	184	3.27
0321-000	Services Incidental to Fishing	C	184	3.27
8372-002	Wildlife Preservation and Research	C	184	3.27
0229-002	Tree Surgery and Removal	C	190	4.93
4212-000	Water Well Drilling	C	190	4.93
4219-000	Landscaping and Interlocking Brick	C	190	4.93
9959-002	Lawn Maintenance Services	C	190	4.93

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
1011-001	Meat and Meat Products	D	207	4.66
1011-002	Deadstock	D	207	4.66
1021-000	Fish Products	D	207	4.66
1012-000	Poultry Operations	D	210	3.50
1031-000	Canned and Preserved Fruits and Vegetables	D	214	2.68
1032-000	Frozen Fruits and Vegetables	D	214	2.68
1041-000	Fluid Milk	D	216	2.26
1049-000	Other Dairy Products	D	216	2.26
1072-000	Other Bakery Operations	D	220	4.00
1082-000	Chewing Gum	D	222	1.80
1083-000	Sugar and Chocolate Confectionery	D	222	1.80
1071-000	Biscuit Operations	D	223	2.79
1092-000	Dry Pasta Products	D	223	2.79
1093-000	Snack Food Operations	D	223	2.79
1099-000	Other Food Operations	D	223	2.79
1051-000	Cereal Grain Flour	D	226	1.69
1052-000	Prepared Flour Mixes and Cereal Foods	D	226	1.69
1053-000	Feed Operations	D	226	1.69
1061-000	Vegetable Oil Mills	D	226	1.69
1081-000	Cane and Beet Sugar	D	226	1.69
1091-000	Tea and Coffee	D	226	1.69
1211-000	Leaf Tobacco	D	226	1.69
1221-000	Tobacco Products	D	226	1.69
1094-000	Malt and Malt Flour	D	230	1.55
1121-000	Distillery Products	D	230	1.55
1131-001	Brewery Products	D	230	1.55
1131-002	Home Brewing Centres	D	230	1.55
1141-000	Wine	D	230	1.55

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
1111-000	Soft Drinks	D	231	3.58
1511-000	Tire and Tube Operations	D	238	4.13
1521-000	Rubber Hose and Belting	D	238	4.13
1599-000	Other Rubber Operations	D	238	4.13
5521-002	Tire Vulcanizing and Retreading	D	238	4.13
1611-000	Foamed and Expanded Plastic Product Operations	D	258	2.92
1631-000	Plastic Film and Sheeting Operations	D	261	2.46
3993-001	Fabric Coating Operations	D	261	2.46
1621-000	Plastic Pipe and Fitting Operations	D	263	3.23
1691-000	Plastic Bag Operations	D	263	3.23
1699-000	Other Plastic Product Operations	D	263	3.23
1711-000	Leather Tanneries	D	289	3.71
1712-000	Footwear	D	289	3.71
1713-000	Luggage, Purses and Handbags	D	289	3.71
1719-000	Other Leather and Allied Products	D	289	3.71
1821-000	Wool Yarn and Woven Cloth	D	289	3.71
1829-000	Other Spun Yarn and Woven Cloth Operations	D	289	3.71
1831-000	Broad Knitted Fabrics	D	289	3.71
1911-000	Natural Fibres Processing and Felt Products	D	289	3.71
1921-000	Carpet, Mat, and Rug Operations	D	289	3.71
1931-000	Canvas and Related Products	D	289	3.71
1991-000	Narrow Fabrics	D	289	3.71
1992-000	Contract Textile Dyeing and Finishing	D	289	3.71
1993-000	Household Products of Textile Materials	D	289	3.71
1994-000	Hygiene Products of Textile Materials	D	289	3.71
1995-000	Tire and Cord Fabric	D	289	3.71
1999-000	Other Processed Textile Products	D	289	3.71
2495-000	Fur Goods	D	289	3.71

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
1811-000	Fibre and Filament Yarn Operations	D	301	2.43
2431-099	Men's and Boys' Clothing	D	301	2.43
2441-099	Women's Clothing	D	301	2.43
2445-000	Clothing Contractors	D	301	2.43
2451-000	Children's Clothing	D	301	2.43
2491-000	Sweaters	D	301	2.43
2492-000	Occupational Clothing	D	301	2.43
2493-000	Gloves	D	301	2.43
2494-000	Hosiery	D	301	2.43
2496-000	Foundation Garments	D	301	2.43
2499-000	Other Clothing and Apparel Operations	D	301	2.43
2541-000	Prefabricated Wooden Buildings	D	308	5.57
2549-000	Other Millwork Products	D	308	5.57
2599-000	Other Wood Operations	D	308	5.57
2542-000	Wooden Cabinet Operations	D	311	4.16
2561-000	Wooden Box and Pallet Operations	D	312	7.14
2612-000	Upholstered Household Furniture	D	322	3.34
6213-000	Furniture Refinishing and Repair Shops	D	322	3.34
2619-000	Metal Household Furniture	D	323	2.33
2641-099	Metal Office and Institutional Furniture and Fixtures	D	323	2.33
2581-000	Coffins and Caskets	D	325	4.30
2611-000	Wooden Household Furniture	D	325	4.30
2649-099	Non-Metal Office and Institutional Furniture and Fixtures	D	325	4.30
2691-000	Bed Springs and Mattresses	D	328	4.17
2699-000	Other Furniture Parts and Fixtures	D	328	4.17
2811-000	Business Forms Printing	D	333	1.75
2819-000	Other Commercial Printing	D	333	1.75
2821-001	Platemaking, Typesetting, and Binding Operations	D	333	1.75

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
2831-000	Book Publishing	D	335	0.56
2839-000	Other Publishing Operations	D	335	0.56
2841-000	Newspapers, Magazines, and Periodicals	D	335	0.56
2849-000	Other Combined Publishing and Printing Operations	D	335	0.56
2731-000	Paperboard Folding Cartons	D	338	2.65
2791-000	Coated and Treated Products	D	341	3.18
2792-000	Stationery Products	D	341	3.18
2799-000	Other Converted Paper Products	D	341	3.18
2919-000	Other Primary Steel Operations	D	352	2.62
2921-000	Steel Pipe and Tube Operations	D	352	2.62
2959-000	Other Primary Smelting and Refining Operations	D	352	2.62
2911-000	Ferro-Alloys	D	358	4.29
2912-000	Steel Foundries	D	358	4.29
2941-000	Iron Foundry Operations	D	358	4.29
2951-000	Primary Production of Aluminum	D	361	3.59
2961-000	Aluminum Rolling, Casting, and Extruding	D	361	3.59
2971-000	Copper and Copper Alloy Rolling, Casting, and Extruding	D	361	3.59
2999-000	Other Rolled, Cast, and Extruded Non-Ferrous Metal Products	D	361	3.59
2543-000	Wooden Door and Window Operations	D	374	3.56
3031-000	Other Door and Window Operations	D	374	3.56
3021-000	Metal Tank Operations	D	375	4.71
3022-000	Plate Work	D	375	4.71
3023-000	Pre-Engineered Metal Buildings	D	375	4.71
3029-000	Other Fabricated Structural Metal Products	D	375	4.71
3032-000	Portable and Other Prefabricated Metal Buildings	D	375	4.71
3039-000	Other Ornamental and Architectural Metal Products	D	375	4.71
3244-000	Mobile Buildings	D	375	4.71
3271-099	Metal Boat and Ship Building Operations	D	375	4.71

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
3041-001	Other Metal Coating	D	377	4.19
3041-002	Powder Painting	D	377	4.19
3061-000	Basic Hardware	D	379	2.74
3063-000	Hand Tools and Implements	D	379	2.74
3069-000	Other Hardware, Tools, and Cutlery	D	379	2.74
3062-000	Metal Die, Mould, and Pattern Operations	D	382	2.22
3071-000	Heating Equipment	D	383	2.78
3121-000	Commercial Refrigeration and Air Conditioning Equipment	D	383	2.78
3081-001	General Machine Shops	D	385	2.61
3081-002	Automotive Machine Shops	D	385	2.61
3091-000	Metal Plumbing Fixtures and Fittings	D	387	3.68
3092-000	Metal Valves	D	387	3.68
3099-001	Other Metal Fabricating Operations	D	387	3.68
3099-002	Metal Heat Treating	D	387	3.68
3099-003	Metal Service Centres, Processing	D	387	3.68
3042-000	Metal Closure and Container Operations	D	389	2.59
3049-000	Other Stamped and Pressed Metal Product Operations	D	390	3.59
3051-000	Upholstery and Coil Springs	D	393	3.37
3052-000	Wire and Wire Rope	D	393	3.37
3053-000	Industrial Fasteners	D	393	3.37
3059-000	Other Wire Products	D	393	3.37
3992-000	Buttons, Buckles, and Clothes Fasteners	D	393	3.37
3194-000	Turbine and Mechanical Power Transmission Equipment	D	402	2.32
3321-000	Major Appliance Operations	D	402	2.32
3371-000	Electrical Transformer Operations	D	402	2.32
3193-000	Sawmill and Woodworking Machinery	D	403	1.74
3199-000	Other Machinery and Equipment Operations	D	403	1.74

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
3192-002	Elevator and Escalator and Parts Manufacturing	D	406	2.70
4291-001	Elevator and Escalator Installation, Service, and Repair	D	406	2.70
3011-000	Power Boiler and Heat Exchanger Operations	D	408	2.46
3191-000	Compressor, Pump, and Industrial Fan Operations	D	408	2.46
3111-000	Agricultural Implement Operations	D	411	2.89
3192-001	Industrial Machinery Operations	D	411	2.89
3211-000	Aircraft and Aerospace Manufacturing	D	417	1.56
3231-000	Motor Vehicle Assembly Operations	D	419	3.59
3251-000	Motor Vehicle Engine and Parts Operations	D	420	1.89
3252-001	Motor Vehicle Electrical Parts	D	420	1.89
3391-000	Battery Operations	D	420	1.89
3243-000	Recreational Vehicle and Trailer Operations	D	421	3.59
3254-000	Motor Vehicle Steering and Suspension Parts	D	421	3.59
3256-000	Motor Vehicle Plastic Parts	D	421	3.59
3259-001	Other Motor Vehicle Accessories, Parts, and Assemblies	D	421	3.59
3259-002	Powder Metallurgy Products	D	421	3.59
3259-003	Motor Vehicle Air Conditioners	D	421	3.59
3299-000	Other Transportation Equipment	D	421	3.59
3253-000	Motor Vehicle Stamping Operations	D	424	3.59
3255-000	Motor Vehicle Wheel and Brake Operations	D	425	3.59
3257-000	Motor Vehicle Fabric Accessory Operations	D	428	4.58
3241-000	Truck and Bus Body Operations	D	432	4.39
3242-000	Commercial Trailer Operations	D	432	4.39
3261-000	Railroad Rolling Stock Operations	D	442	2.74
3311-001	Small Electrical Appliance Operations	D	460	2.65
3311-002	Vacuum Cleaners and Systems	D	460	2.65
3331-000	Lighting Fixtures	D	460	2.65
3332-000	Lamps and Shades	D	460	2.65

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
3333-000	Electric Lamps (Bulbs and Tubes)	D	460	2.65
3252-002	Wiring Harnesses	D	466	2.45
3341-000	Compact Disc Players, Radios, and Television Receivers	D	466	2.45
3381-000	Communication and Energy Wire and Cable Products	D	466	2.45
3351-000	Telecommunication Equipment	D	468	0.39
3352-001	Electronic Parts and Components	D	468	0.39
3352-002	Precision Miniature Metal Products	D	468	0.39
3359-000	Other Communication and Electronic Equipment	D	468	0.39
3361-000	Electronic Computing and Peripheral Equipment	D	468	0.39
3362-000	Electronic Office, Store, and Business Machines	D	468	0.39
3369-000	Other Office, Store, and Business Machines	D	468	0.39
3994-001	Musical Instruments	D	468	0.39
3994-002	Magnetic and Optical Media	D	468	0.39
3372-000	Electrical Switchgear and Protective Equipment	D	477	1.55
3379-000	Industrial Electrical Equipment Operations	D	477	1.55
3392-000	Non-Current-Carrying Wiring Devices	D	477	1.55
3399-000	Other Electrical Products	D	477	1.55
3511-000	Bricks, Tiles, and Clay Products	D	485	4.54
3512-000	Ceramic, Porcelain, and China Operations	D	485	4.54
3571-000	Abrasives Operations	D	485	4.54
3591-000	Refractories	D	485	4.54
3541-000	Concrete Pipe	D	496	5.42
3542-000	Structural Concrete Products	D	496	5.42
3549-000	Other Concrete Products	D	496	5.42
3551-000	Ready-Mix Concrete Operations	D	497	3.93
3521-000	Hydraulic Cement	D	501	3.00
3581-000	Lime Operations	D	501	3.00
3592-000	Asbestos Products	D	501	3.00
3593-000	Gypsum Products	D	501	3.00
3594-000	Non-Metallic Mineral Insulating Material Operations	D	501	3.00
3599-000	Other Non-Metallic Mineral Products	D	501	3.00

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
3561-000	Primary Glass and Glass Container Operations	D	502	3.05
3562-000	Other Glass Products	D	502	3.05
2721-000	Asphalt Roofing	D	507	1.17
3611-000	Refined Petroleum Products	D	507	1.17
3612-000	Lubricating Oil and Grease	D	507	1.17
3699-000	Other Petroleum and Coal Products	D	507	1.17
3731-000	Plastic and Synthetic Resin Operations	D	512	1.75
3751-000	Paint and Varnish	D	512	1.75
3791-000	Printing Ink	D	512	1.75
3792-000	Adhesives	D	512	1.75
3741-000	Pharmaceutical and Medicine Operations	D	514	0.96
3761-000	Soap and Cleaning Compound Operations	D	517	1.68
3771-000	Toiletry Operations	D	517	1.68
3711-001	Industrial Inorganic Chemicals	D	524	1.96
3711-002	Compressed Gas	D	524	1.96
3712-000	Industrial Organic Chemicals	D	524	1.96
3721-000	Chemical Fertilizer and Fertilizer Materials	D	524	1.96
3722-000	Mixed Fertilizers	D	524	1.96
3729-000	Other Agricultural Chemicals	D	524	1.96
3799-001	Other Chemical Products	D	524	1.96
3799-002	Explosives	D	524	1.96

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
3911-000	Indicating, Recording, and Controlling Instruments	D	529	1.02
3912-000	Other Instruments	D	529	1.02
3913-000	Clocks and Watches	D	529	1.02
3914-000	Ophthalmic Goods	D	529	1.02
3921-001	Jewelry and Silverware Operations	D	529	1.02
3921-002	Arts and Crafts	D	529	1.02
3922-000	Precious Metal Secondary Refining	D	529	1.02
3999-002	Dental Laboratories	D	529	1.02
3999-003	Other Medical Products	D	529	1.02
3999-004	Art Supplies	D	529	1.02
9999-003	Artists	D	529	1.02
3971-000	Sign and Display Operations	D	533	3.19
3931-000	Sporting Goods Operations	D	538	4.28
3932-000	Toys and Games	D	538	4.28
3991-000	Brooms, Brushes, and Mops	D	538	4.28
3999-001	Other Manufacturing Operations	D	542	2.13

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
4511-000	Scheduled Air Transport	E	551	2.09
4512-000	Non-Scheduled Chartered Air Transport	E	551	2.09
4513-000	Non-Scheduled Specialty Air Transport	E	551	2.09
4521-001	Airport Operations	E	553	1.93
4521-002	Private Airfields	E	553	1.93
4522-000	Aircraft Rental and Leasing	E	553	1.93
4523-000	Aircraft Servicing and Maintenance	E	553	1.93
4529-000	Other Services Incidental to Air Transport	E	553	1.93
4551-001	Marine Cargo Handling	E	560	3.43
4592-002	Freight Forwarders (Warehousing)	E	560	3.43
4791-000	Refrigerated Warehousing	E	560	3.43
4799-000	Other Storage and Warehousing Operations	E	560	3.43
4561-000	General Freight Trucking	E	570	6.72
4562-000	Used Goods Moving	E	570	6.72
4563-000	Bulk Liquids Trucking	E	570	6.72
4564-000	Dry Bulk Materials Trucking	E	570	6.72
4565-000	Forest Products Trucking	E	570	6.72
4569-000	Other Truck Transport Operations	E	570	6.72
4591-001	Highway, Street, and Bridge Maintenance	E	570	6.72
4599-001	Other Services Incidental to Transportation	E	570	6.72
4599-002	Supply of Drivers and Helpers	E	570	6.72
4999-001	Waste Management Services	E	570	6.72
4999-003	Radioactive Waste Recovery and Disposal	E	570	6.72
4999-004	Chemical Waste Recovery and Disposal	E	570	6.72
5919-003	Other Liquid Waste Recovery and Disposal	E	570	6.72
6399-002	Towing Services	E	570	6.72
4841-001	Rural Mail Delivery	E	577	3.02
4841-002	Postal Services	E	577	3.02
4842-000	Courier Service Operations	E	577	3.02

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
4531-000	Railway Transport	E	580	5.11
4532-000	Services Incidental to Railway Transport	E	580	5.11
4541-000	Freight and Passenger Water Transport	E	580	5.11
4542-000	Ferry Operations	E	580	5.11
4543-001	Marine Towing	E	580	5.11
4543-002	Towing Logs (Marine)	E	580	5.11
4544-000	Ship Chartering	E	580	5.11
4549-000	Other Water Transport Operations	E	580	5.11
4552-000	Harbour and Port Operations	E	580	5.11
4553-000	Marine Salvage	E	580	5.11
4554-000	Piloting Services (water transport)	E	580	5.11
4559-001	Other Services Incidental to Water Transport	E	580	5.11
4559-002	Cleaning of Ships' Holds and Tanks	E	580	5.11
4571-001	Urban Transit Systems	E	580	5.11
4571-002	Bus Services	E	580	5.11
4572-000	Interurban and Rural Transit Systems	E	580	5.11
4574-099	Charter, Tour, and Sightseeing Bus Services	E	580	5.11
4575-000	Limousine Services	E	580	5.11
4581-001	Taxicabs	E	580	5.11
4582-000	Non-Emergency Patient Transfer Services	E	580	5.11
4589-000	Other Transportation Operations	E	580	5.11
4573-000	School Bus Operations	E	584	3.04
8631-000	Ambulance Operations	E	590	6.46

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
5211-099	Wholesale Foods	F	604	2.54
5221-000	Non-Alcoholic Beverages, Wholesale	F	604	2.54
5222-000	Alcoholic Beverages, Wholesale	F	604	2.54
6011-000	Supermarkets	F	604	2.54
6011-100	Bulk Retail/Wholesale Stores	F	604	2.54
6016-000	Meat Stores	F	604	2.54
6012-001	Grocery Stores	F	606	2.20
6012-002	Convenience and Variety Stores	F	606	2.20
6021-001	Liquor Stores	F	606	2.20
6021-002	Duty Free Shops	F	606	2.20
6022-000	Wine Stores	F	606	2.20
6013-000	Bakery Product Stores	F	607	3.73
6015-000	Fruit and Vegetable Stores	F	607	3.73
6019-000	Other Specialty Food Stores	F	607	3.73
6023-000	Beer Store Operations	F	608	4.17
4711-001	Terminal Grain Elevator Services	F	612	2.48
4711-002	Country Grain Elevator Services	F	612	2.48
5011-000	Livestock Dealers	F	612	2.48
5012-000	Grain Dealers	F	612	2.48
5019-000	Farm Products, Wholesale	F	612	2.48
5214-000	Poultry and Eggs, Wholesale	F	612	2.48
5931-000	Agricultural Feed, Wholesale	F	612	2.48
5932-000	Seeds, Wholesale	F	612	2.48
5939-000	Agricultural Chemicals and Other Farm Supplies	F	612	2.48
5911-000	Automotive Salvaging	F	630	3.54
6331-002	Lubricating Services	F	630	3.54
6351-000	Garages (General Repairs)	F	630	3.54
6352-000	Paint and Body Repair Shops	F	630	3.54
6353-000	Muffler Replacement Shops	F	630	3.54
6354-000	Motor Vehicle Glass Replacement Shops	F	630	3.54

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
6355-000	Motor Vehicle Transmission Repair and Replacement Shops	F	630	3.54
6359-000	Other Motor Vehicle Repair Shops	F	630	3.54
6391-000	Car Washes	F	630	3.54
6399-001	Other Motor Vehicle Services	F	630	3.54
5111-000	Other Petroleum Products, Sales	F	633	2.60
6331-001	Gas Bars	F	633	2.60
5241-000	Tobacco Products, Wholesale	F	636	1.46
5311-099	Apparel, Wholesale	F	636	1.46
5321-099	Dry Goods, Wholesale	F	636	1.46
5411-099	Household Furniture and Appliances, Wholesale	F	636	1.46
5431-099	Household Furnishings, Wholesale	F	636	1.46
5521-001	Tires and Tubes, Wholesale	F	636	1.46
5529-000	Other Motor Vehicle Parts and Accessories, Wholesale	F	636	1.46
5621-000	Hardware, Wholesale	F	636	1.46
5622-000	Plumbing, Heating, and Air Conditioning Equipment, Sales	F	636	1.46
5632-000	Paint, Glass, and Wallpaper, Wholesale	F	636	1.46
5731-002	Welding Equipment and Supplies	F	636	1.46
5793-000	Professional Machinery, Equipment, and Supplies, Wholesale	F	636	1.46
5799-000	Other Machinery, Equipment, and Supplies, Wholesale	F	636	1.46
5921-099	Paper and Paper Products, Wholesale	F	636	1.46
5941-099	Toys, Amusements, and Sporting Goods, Wholesale	F	636	1.46
5951-000	Photographic Equipment and Supplies, Wholesale	F	636	1.46
5952-000	Musical Instruments and Accessories, Wholesale	F	636	1.46
5961-000	Jewelry and Watches, Wholesale	F	636	1.46
5971-000	Industrial and Household Compounds, Wholesale	F	636	1.46
5981-000	General Merchandise, Wholesale	F	636	1.46
5991-000	Books, Periodicals, and Newspapers, Wholesale	F	636	1.46
5992-000	Second-Hand Goods, Wholesale	F	636	1.46
5999-000	Other Wholesale Product Operations	F	636	1.46
6211-099	Household Furniture, Appliances, Television, and Stereo Stores	F	636	1.46

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
6223-000	Appliance, Television, Radio, and Stereo Repair	F	636	1.46
6231-000	Floor Covering Stores	F	636	1.46
6232-000	Drapery Stores	F	636	1.46
6341-000	Home and Auto Supply Stores	F	636	1.46
6342-000	Tire, Battery, Parts, and Accessories Stores	F	636	1.46
6411-000	Department Stores	F	636	1.46
6412-099	Other General Merchandise Stores	F	636	1.46
6511-000	Book and Stationery Stores	F	636	1.46
6521-000	Florist Shops	F	636	1.46
6522-000	Lawn and Garden Centres	F	636	1.46
6531-000	Hardware Stores	F	636	1.46
6532-000	Paint, Glass, and Wallpaper Stores	F	636	1.46
6541-099	Sporting Goods and Bicycle Shops	F	636	1.46
6551-000	Musical Instrument Stores	F	636	1.46
6552-000	Audio and Video Products, Sales	F	636	1.46
6561-099	Jewelry and Watch Stores	F	636	1.46
6571-000	Camera and Photographic Supply Stores	F	636	1.46
6581-000	Toy and Hobby Stores	F	636	1.46
6582-000	Gift, Novelty, and Souvenir Stores	F	636	1.46
6591-000	Second-Hand Merchandise Stores	F	636	1.46
6593-000	Art Galleries and Artists' Supply Stores	F	636	1.46
6594-000	Luggage and Leather Goods Stores	F	636	1.46
6595-000	Monument and Tombstone Dealers	F	636	1.46
6596-000	Pet Stores	F	636	1.46
6597-000	Coin and Stamp Dealers	F	636	1.46
6599-000	Other Retail Stores	F	636	1.46
6911-000	Vending Machine Operators	F	636	1.46
6921-000	Mail Order Houses	F	636	1.46
5231-099	Drugs and Toiletries, Wholesale	F	638	0.70
6031-001	Pharmacy Operations	F	638	0.70
6031-002	Large Drugstores	F	638	0.70
6032-000	Patent Medicine and Toiletry Stores	F	638	0.70
6592-000	Opticians' Shops	F	638	0.70

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
6111-000	Shoe Stores	F	641	1.59
6121-000	Men's Clothing Stores	F	641	1.59
6131-000	Women's Clothing Stores	F	641	1.59
6141-000	Children's Clothing Stores	F	641	1.59
6142-000	Fur Stores	F	641	1.59
6149-000	Other Clothing Stores	F	641	1.59
6151-000	Fabric and Yarn Stores	F	641	1.59
6239-000	Other Household Furnishing Stores	F	641	1.59
5511-000	Automobile Importers	F	657	0.81
5512-000	Other Motor Vehicle Importers	F	657	0.81
6311-000	Automobiles and Trucks (New), Sales	F	657	0.81
6312-000	Automobiles and Trucks (used), Sales	F	657	0.81
9921-000	Automobile and Truck Rental and Leasing	F	657	0.81
5741-099	Electrical and Electronic Equipment, Sales Operations	F	668	0.50
5744-000	Computer and Related Equipment, Sales	F	668	0.50
5791-000	Office and Store Equipment, Sales	F	668	0.50
5519-000	Other Motor Vehicles and Trailers, Wholesale	F	670	1.84
5711-000	Farm Machinery and Equipment, Sales Operations	F	670	1.84
5721-000	Construction and Forestry Machinery and Supplies, Sales	F	670	1.84
5722-000	Mining Machinery and Supplies, Sales	F	670	1.84
5731-001	Industrial Machinery and Supplies, Sales	F	670	1.84
5792-000	Service Machinery and Supplies, Sales	F	670	1.84
6321-000	Motor Home and Travel Trailer Dealers	F	670	1.84
6322-099	Marine Equipment, Sales and Rentals	F	670	1.84
6323-099	Other Recreational Vehicle Dealers	F	670	1.84
6598-000	Mobile Home Dealers	F	670	1.84
9911-000	Industrial Machinery and Equipment Rental and Leasing	F	670	1.84
5631-001	Lumber, Plywood, and Millwork, Sales	F	681	3.01
5631-002	Self-Serve Retail Building Supplies	F	681	3.01
5639-000	Other Building Materials, Sales	F	681	3.01
5993-000	Forest Products, Wholesale	F	681	3.01
5611-000	Metal Products, Wholesale	F	685	3.25
5919-001	Other Waste Materials Recycling	F	689	6.17
5919-002	Metal Waste Materials Recycling	F	689	6.17

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
4261-000	Electrical Work	G	704	3.69
4499-001	Other Services Incidental to Construction	G	704	3.69
7799-012	Office Furniture Installation	G	704	3.69
4241-002	Drain Contractors	G	707	4.16
4241-099	Plumbing, Heating, and Air Conditioning, Installation	G	707	4.16
4244-000	Sheet Metal and Other Duct Work	G	707	4.16
4256-000	Thermal Insulation Work	G	707	4.16
4259-000	Industrial Maintenance and Repair Contracting	G	707	4.16
4113-002	Gas Distribution Lines	G	711	5.29
4121-001	Highways, Streets, and Small Bridges	G	711	5.29
4129-002	Park Grounds and Recreational Open Space	G	711	5.29
4213-000	Septic System Installation	G	711	5.29
4214-000	Excavating and Grading	G	711	5.29
4215-000	Equipment Rental (With Operator)	G	711	5.29
4216-000	Asphalt Paving	G	711	5.29
4217-000	Fencing and Deck Installation	G	711	5.29
4293-000	Swimming Pool Installation	G	711	5.29
4234-001	Insulation Work	G	719	7.51
4271-099	Plaster, Drywall, and Acoustical Work	G	719	7.51
4275-001	Painting and Decorating	G	719	7.51
4276-000	Terrazzo and Tile Work	G	719	7.51
4277-099	Carpeting and Flooring	G	719	7.51
7799-002	Interior Designing Services	G	719	7.51
4012-000	Apartment and Condominium Construction	G	723	4.55
4021-099	Industrial, Commercial, and Institutional Construction	G	723	4.55
4111-099	Heavy Engineering Construction	G	723	4.55
4211-002	Non-Structural Interior Demolition	G	723	4.55
4234-003	Asbestos Abatement	G	723	4.55
4411-000	Construction Project Management	G	723	4.55
4235-000	Roof Shingling	G	728	14.80
4236-000	Sheet Metal and Built-Up Roofing	G	728	14.80

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
4113-001	Gas and Oil Pipelines, Construction	G	732	7.03
4121-002	Large Bridge Construction	G	732	7.03
4122-000	Waterworks and Sewage Systems	G	732	7.03
4129-001	Other Heavy Construction	G	732	7.03
4221-000	Piledriving Work	G	732	7.03
4255-000	Millwright and Rigging Work	G	737	6.90
4292-000	Ornamental and Fabricated Metal Installation	G	737	6.90
4299-000	Other Trade Work	G	737	6.90
9942-000	Custom Welding Services	G	737	6.90
4231-000	Masonry Operations	G	741	12.70
4211-001	Wrecking and Structural Demolition	G	748	18.31
4222-001	Form Work (High-Rise)	G	748	18.31
4225-000	Precast Concrete Installation	G	748	18.31
4227-000	Structural Steel Erection	G	748	18.31
4229-000	Other Structural Work	G	748	18.31
4275-002	Painting of Structures	G	748	18.31
9952-001	Above Ground Window Cleaning	G	748	18.31
9959-001	Other Services to Buildings and Dwellings	G	748	18.31
4223-000	Steel Reinforcing	G	751	10.25
4224-001	Concrete Finishing	G	751	10.25
4224-002	Concrete Cutting and Drilling	G	751	10.25
4224-003	Concrete Sealing	G	751	10.25
4232-000	Siding Work	G	751	10.25
4233-000	Glass and Glazing Work	G	751	10.25
4239-000	Caulking and Weatherstripping	G	751	10.25

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
1000-001	Non-Exempt Partners and Executive Officers in Rate Group 704	G	755	0.21
1000-002	Non-Exempt Partners and Executive Officers in Rate Group 707	G	755	0.21
1000-003	Non-Exempt Partners and Executive Officers in Rate Group 711	G	755	0.21
1000-004	Non-Exempt Partners and Executive Officers in Rate Group 719	G	755	0.21
1000-005	Non-Exempt Partners and Executive Officers in Rate Group 723	G	755	0.21
1000-006	Non-Exempt Partners and Executive Officers in Rate Group 728	G	755	0.21
1000-007	Non-Exempt Partners and Executive Officers in Rate Group 732	G	755	0.21
1000-008	Non-Exempt Partners and Executive Officers in Rate Group 737	G	755	0.21
1000-009	Non-Exempt Partners and Executive Officers in Rate Group 741	G	755	0.21
1000-010	Non-Exempt Partners and Executive Officers in Rate Group 748	G	755	0.21
1000-011	Non-Exempt Partners and Executive Officers in Rate Group 751	G	755	0.21
1000-012	Non-Exempt Partners and Executive Officers in Rate Group 764	G	755	0.21
4011-099	Homebuilding Operations	G	764	9.10
4222-002	Form Work (Low-Rise)	G	764	9.10
4226-000	Rough and Framing Carpentry	G	764	9.10
4274-000	Finish Carpentry	G	764	9.10
4491-000	Land Developers	G	764	9.10
4499-002	House Raising/Moving	G	764	9.10
7712-002	Supply of Labour, Construction	G	764	9.10

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
8511-001	Elementary and Secondary School Boards	H	810	0.81
8511-002	Private Schools	H	810	0.81
8521-000	Post-Secondary Non-University Education Operations	H	817	0.36
8531-000	University Education	H	817	0.36
8541-000	Library Services	H	817	0.36
8551-000	Museums and Archives	H	817	0.36
8599-001	Other Educational Services	H	817	0.36
8599-002	Driving Schools	H	817	0.36
4124-001	Power and Telecommunication Transmission Lines	H	830	4.45
4124-002	Cable Television Contractors	H	830	4.45
4911-002	Cleaning of Electrical Power Systems Equipment	H	830	4.45
4911-003	Generation of Electric Power	H	833	0.78
4612-000	Crude Oil Pipeline Transport	H	835	1.07
4619-000	Other Pipeline Transport Operations	H	835	1.07
4911-001	Electric Power Transmission and Distribution	H	835	1.07
4931-000	Water Systems	H	835	1.07
4999-002	Operation of Steam Plants	H	835	1.07
4611-000	Natural Gas Pipeline Transport	H	838	0.69
4921-000	Gas Distribution Systems	H	838	0.69
7799-013	Other Services Incidental to Government	H	845	2.24
8321-099	General Municipal/Regional Operations	H	845	2.24
8324-000	Firefighting Services	H	845	2.24
8351-000	Band Councils	H	845	2.24
8372-001	Regional Conservation Authorities	H	845	2.24
8411-000	Other Government Agencies	H	845	2.24
8621-001	Long Term Care Home Operations	H	851	3.29
8621-002	Residential Home Operations	H	852	3.30

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
8611-000	General Hospitals	H	853	1.10
8612-000	Rehabilitation Hospitals	H	853	1.10
8613-000	Extended Care Hospitals	H	853	1.10
8614-000	Psychiatric Hospitals	H	853	1.10
8615-000	Addiction Hospitals	H	853	1.10
8616-000	Outpost Hospitals	H	853	1.10
8617-000	Paediatric Hospitals	H	853	1.10
8619-000	Other Specialty Hospitals	H	853	1.10
8634-000	Nursing and Other Health Care Operations	H	857	3.31
8662-099	Offices of Nurses	H	857	3.31
8622-000	Homes for Persons with a Physical Disability	H	858	3.14
8623-000	Homes for Persons with a Developmental Disability	H	858	3.14
8624-000	Homes for Persons with a Mental Health Disability	H	858	3.14
8625-000	Homes for Emotionally Distressed Children	H	858	3.14
8626-000	Homes for Alcohol or Drug Dependent Persons	H	858	3.14
8627-000	Homes for Children In Need of Protection	H	858	3.14
8628-000	Homes for Single Mothers	H	858	3.14
8629-000	Other Institutional Health and Social Services	H	858	3.14
8632-000	Drug Addiction and Alcoholism Treatment Clinics	H	861	1.10
8633-000	Health Rehabilitation Clinics	H	861	1.10
8635-000	Public Health Clinics and Community Health Centres	H	861	1.10
8639-000	Other Non-Institutional Health Services	H	861	1.10
8641-000	Child Daycare and Nursery School Services	H	861	1.10
8644-000	Life Skills Training Facilities	H	861	1.10
8647-000	Social Rehabilitation Services	H	861	1.10
8648-000	Crisis Intervention	H	861	1.10
8649-000	Other Non-Institutional Social Services	H	861	1.10
8642-000	Child Welfare Services	H	875	0.73
8643-000	Family Planning Services	H	875	0.73
8646-000	Meal Services (Non-Commercial)	H	875	0.73

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
8651-099	Offices of Physicians	H	875	0.73
8653-099	Offices of Dentists	H	875	0.73
8661-000	Offices of Chiropractors and Osteopaths	H	875	0.73
8664-000	Offices of Nutritionists and Dietitians	H	875	0.73
8665-000	Offices of Physiotherapists and Occupational Therapists	H	875	0.73
8666-000	Offices of Optometrists	H	875	0.73
8667-000	Offices of Podiatrists and Chiropodists	H	875	0.73
8668-000	Offices of Denturists	H	875	0.73
8669-000	Offices of Other Health Practitioners	H	875	0.73
8671-000	Offices of Psychologists	H	875	0.73
8672-000	Offices of Social Workers	H	875	0.73
8679-000	Offices of Other Social Service Practitioners	H	875	0.73
8681-000	Medical Laboratories	H	875	0.73
8682-000	Diagnostic Laboratories	H	875	0.73
8683-000	Combined Medical and Radiological Laboratories	H	875	0.73
8684-000	Public Health Laboratories	H	875	0.73
8685-000	Blood Bank Laboratories	H	875	0.73
8689-000	Other Health Laboratories	H	875	0.73
8691-000	Health Care and Public Safety Promotion Associations and Agencies	H	875	0.73
8692-000	Health Care Standards Agencies	H	875	0.73
8693-000	Health Care Research Agencies	H	875	0.73
8694-000	Social Service Planning and Advocacy Agencies	H	875	0.73
8699-000	Other Health and Safety Service Associations and Agencies	H	875	0.73

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
7511-001	Operators of Apartment Buildings	I	905	3.04
7511-002	Operators of Condominiums	I	905	3.04
7512-001	Operators of Non-Residential Buildings	I	908	1.31
7512-002	Self-Serve Storage Facilities	I	908	1.31
7512-003	Operators of Recreational Buildings	I	908	1.31
7599-001	Other Real Estate Operators	I	908	1.31
9732-000	Cemeteries and Crematoria	I	908	1.31
9991-000	Parking Lot Operations	I	908	1.31
7791-001	Security Services	I	911	1.74
7791-003	Detective Agencies	I	911	1.74
7791-004	Armoured Car Services	I	911	1.74
9211-000	Restaurants, Licensed	I	919	1.72
9212-000	Restaurants, Unlicensed	I	919	1.72
9213-000	Take-Out Food Services	I	919	1.72
9214-001	Caterers	I	919	1.72
9214-002	Supply of Labour, Restaurant/Catering	I	919	1.72
9221-000	Taverns, Bars, and Nightclubs	I	919	1.72
7599-002	Mobile Home Parks	I	921	3.10
9111-000	Hotels and Motor Hotels	I	921	3.10
9112-000	Motels	I	921	3.10
9113-000	Tourist Courts and Cabins	I	921	3.10
9114-000	Guest Houses and Tourist Homes	I	921	3.10
9121-000	Lodging Houses and Residential Clubs	I	921	3.10
9131-000	Camping Grounds and Travel Trailer Parks	I	921	3.10
9141-000	Outfitters	I	921	3.10
9149-001	Other Recreation and Vacation Camps	I	921	3.10
9149-002	Children's Educational Camps	I	921	3.10
9726-000	Carpet Cleaning	I	923	3.73
9952-002	Ground Level Window Cleaning	I	923	3.73
9953-001	Janitorial Operations	I	923	3.73

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
9953-002	Other Cleaning Services	I	923	3.73
9959-005	Window Tinting of Buildings	I	923	3.73
9959-006	Pool Services	I	923	3.73
7712-001	Supply of Non-Clerical Labour Operations	I	929	5.05
7799-004	Custom Packaging	I	933	3.08
9912-000	Audio-Visual Equipment Rental and Leasing	I	933	3.08
9913-000	Office Furniture and Equipment Rental and Leasing	I	933	3.08
9919-000	Other Machinery and Equipment Rental and Leasing	I	933	3.08
9941-000	Electric Motor Repair	I	933	3.08
9949-000	Other Repair Services	I	933	3.08
9643-000	Horse Race Tracks	I	937	2.19
9644-000	Other Race Tracks	I	937	2.19
9651-000	Golf Courses	I	937	2.19
9652-000	Curling Clubs	I	937	2.19
9653-000	Skiing Facilities	I	937	2.19
9659-001	Other Sports and Recreational Clubs	I	937	2.19
9661-001	Gambling Operations	I	937	2.19
9661-002	Lotteries and Casinos	I	937	2.19
9691-000	Bowling Alleys and Billiard Parlours	I	937	2.19
9692-000	Amusement Parks	I	937	2.19
9693-000	Dance Halls, Studios and Schools	I	937	2.19
9694-000	Coin-Operated Amusement Services	I	937	2.19
9695-000	Roller Skating Facilities	I	937	2.19
9696-000	Botanical and Zoological Gardens	I	937	2.19
9699-001	Other Amusement and Recreational Services	I	937	2.19
9699-002	Horse Trainers and Riding Operations	I	937	2.19
9711-099	Barber and Beauty Shops	I	944	3.26
9723-000	Self-Serve Laundries and/or Dry Cleaners	I	944	3.26
9724-000	Valet Services and Cleaning Depots	I	944	3.26
9731-000	Funeral Homes	I	944	3.26
9741-099	Domestic Services	I	944	3.26

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
9791-000	Shoe Repair	I	944	3.26
9792-000	Fur Cleaning, Repair, and Storage	I	944	3.26
9799-000	Other Personal Services	I	944	3.26
9951-000	Disinfecting and Exterminating Services	I	944	3.26
9999-001	Miscellaneous Services	I	944	3.26
9999-002	Automobile Associations	I	944	3.26
7011-000	Central Banks	I	956	0.21
7021-000	Chartered Banks	I	956	0.21
7029-000	Other Banking-Type Intermediaries	I	956	0.21
7031-000	Trust Companies	I	956	0.21
7041-000	Deposit Accepting Mortgage Companies	I	956	0.21
7042-000	Co-Operative Mortgage Companies	I	956	0.21
7051-099	Credit Unions	I	956	0.21
7099-000	Other Deposit Accepting Intermediaries	I	956	0.21
7111-000	Consumer Loan Companies	I	956	0.21
7121-000	Sales Finance Companies	I	956	0.21
7122-000	Credit Card Companies	I	956	0.21
7123-000	Factoring Companies	I	956	0.21
7124-000	Financial Leasing Companies	I	956	0.21
7125-000	Venture Capital Companies	I	956	0.21
7129-000	Other Business Financing Companies	I	956	0.21
7211-000	Investment (Mutual) Funds	I	956	0.21
7212-000	Retirement Savings Funds	I	956	0.21
7213-000	Segregated Funds	I	956	0.21
7214-000	Investment Companies	I	956	0.21
7215-000	Holding Companies	I	956	0.21
7221-000	Mortgage Investment Companies	I	956	0.21
7222-000	Real Estate Investment Trusts	I	956	0.21
7229-000	Other Mortgage Companies	I	956	0.21
7291-000	Trusteed Pension Funds	I	956	0.21
7292-000	Estate, Trust, and Agency Funds	I	956	0.21
7299-000	Other Investment Intermediaries	I	956	0.21
7311-000	Life Insurers	I	956	0.21
7321-000	Deposit Insurers	I	956	0.21

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
7331-000	Health Insurers	I	956	0.21
7339-000	Other Property and Casualty Insurers	I	956	0.21
7411-000	Investment Dealers	I	956	0.21
7412-000	Stock Brokers	I	956	0.21
7413-000	Commodity Brokers	I	956	0.21
7421-000	Mortgage Brokers	I	956	0.21
7431-000	Stock Exchanges	I	956	0.21
7432-000	Commodity Exchanges	I	956	0.21
7499-000	Other Financial Intermediaries	I	956	0.21
7611-000	Insurance and Real Estate Agencies	I	956	0.21
7711-001	Supply of Clerical Labour Operations	I	956	0.21
7711-003	Placement Agencies	I	956	0.21
7711-100	Out of Province Operations - Class A	I	956	0.21
7711-200	Out of Province Operations - Class B	I	956	0.21
7711-300	Out of Province Operations - Class C	I	956	0.21
7711-400	Out of Province Operations - Class D	I	956	0.21
7711-500	Out of Province Operations - Class E	I	956	0.21
7711-600	Out of Province Operations - Class F	I	956	0.21
7711-700	Out of Province Operations - Class G	I	956	0.21
7711-800	Out of Province Operations - Class H	I	956	0.21
7711-900	Out of Province Operations - Class I	I	956	0.21
7731-000	Chartered and Certified Accountants	I	956	0.21
7739-000	Other Accounting and Bookkeeping Services	I	956	0.21
7761-000	Offices of Lawyers and Notaries	I	956	0.21
7792-000	Credit Bureau Services	I	956	0.21
7793-000	Collection Agencies	I	956	0.21
7799-003	Actuarial Services	I	956	0.21
0231-000	Agricultural Management and Consulting Services	I	958	0.38
4555-000	Marine Shipping Agencies	I	958	0.38
4592-003	Freight Brokers/Forwarders (Ground Freight)	I	958	0.38
4592-004	Freight Forwarders (Air and / or Ocean)	I	958	0.38
7721-001	Software Development and Computer Services	I	958	0.38
7722-000	Computer Equipment Maintenance and Repair	I	958	0.38
7751-000	Offices of Architects	I	958	0.38

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
7752-000	Offices of Engineers	I	958	0.38
7759-001	Other Scientific and Technical Services	I	958	0.38
7759-002	Research and Development	I	958	0.38
7771-001	Management Consulting Services	I	958	0.38
7771-002	Property Management Services	I	958	0.38
7794-000	Customs Brokers and Consultants	I	958	0.38
7795-999	Telephone Answering Services / Call Centres	I	958	0.38
7796-001	Business Service Centres	I	958	0.38
7796-002	Microfilming and Micrographing Services	I	958	0.38
7799-001	Miscellaneous Business Services	I	958	0.38
7799-005	Translation Services	I	958	0.38
7799-006	Custom Typing Services	I	958	0.38
7799-007	Manufacturer's Agents	I	958	0.38
7799-009	Meter Reading	I	958	0.38
7799-010	Other Brokers	I	958	0.38
7799-011	Quality Assurance	I	958	0.38
9931-000	Photographers	I	958	0.38
9961-000	Ticket and Travel Agencies	I	958	0.38
9962-001	Tour Packagers	I	958	0.38
2821-002	Photographic Film Processing	I	962	1.09
7711-002	Franchise Operations	I	962	1.09
7741-000	Advertising Agencies	I	962	1.09
7742-000	Media Representatives	I	962	1.09
7743-000	Display and Billboard Advertising	I	962	1.09
7749-000	Other Advertising Services	I	962	1.09
9611-000	Motion Picture and Video Production	I	962	1.09
9612-000	Motion Picture and Video Distribution	I	962	1.09
9613-000	Motion Picture Laboratories and Video Production Facilities	I	962	1.09
9614-000	Sound Recording Services	I	962	1.09
9619-000	Other Motion Picture, Audio, and Video Services	I	962	1.09
9621-000	Regular Motion Picture Theatres	I	962	1.09
9622-000	Outdoor Motion Picture Theatres	I	962	1.09
9629-000	Other Motion Picture Exhibition	I	962	1.09
9631-000	Entertainment Production Companies and Artists	I	962	1.09
9639-000	Other Theatrical and Staged Entertainment Services	I	962	1.09

2014 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2014 Premium Rate ($)
9721-000	Power Laundries and/or Dry Cleaners	I	975	4.12
9725-000	Linen Supply Services	I	975	4.12
9729-000	Other Laundry and Dry Cleaning Services	I	975	4.12
7791-002	Corps of Commissionaires	I	981	0.79
9811-000	Religious Organizations	I	981	0.79
9821-000	Business Associations	I	981	0.79
9831-000	Health and Social Service Professional Membership Associations	I	981	0.79
9839-000	Other Professional Membership Associations	I	981	0.79
9841-000	Labour Organizations	I	981	0.79
9851-000	Political Organizations	I	981	0.79
9861-001	Civic and Fraternal Organizations	I	981	0.79
9861-002	Cultural Organizations	I	981	0.79
4811-000	Radio Broadcasting	I	983	0.37
4812-000	Television Broadcasting	I	983	0.37
4813-000	Combined Radio and Television Broadcasting	I	983	0.37
4814-000	Cable Television	I	983	0.37
4821-000	Telecommunication Carriers	I	983	0.37
4839-000	Other Telecommunication Operations	I	983	0.37

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2014 Premium Rates MANUAL

SECTION 6

Supporting Documention for each Class

wsib cspaat ONTARIO

Workplace Safety
& Insurance Board

Commission de la sécurité
professionnelle et de l'assurance
contre les accidents du travail

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2014 Premium Rates MANUAL

SECTION 6A

Class A – Forest Products

wsib cspaat ONTARIO

Workplace Safety
& Insurance Board

Commission de la sécurité
professionnelle et de l'assurance
contre les accidents du travail

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 030: LOGGING

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$188,824,537	$71,800	$49,020	3,852	336	8.72%
2008	$165,004,997	$73,300	$49,021	3,366	231	6.86%
2009	$122,236,341	$74,600	$50,595	2,416	173	7.16%
2010	$128,802,132	$77,600	$48,863	2,636	256	9.71%
2011	$135,620,531	$79,600	$52,977	2,560	218	8.52%
2012	$131,046,666	$81,700	$54,376	2,410	194	8.05%
2013	$133,730,019	$83,200	$55,033	2,430	196	8.07%
2014	$138,504,062	$84,100	$56,625	2,446	198	8.09%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$280,833,976	$71,800	$39,543	7,102	1,155	16.26%
2008	$196,626,543	$73,300	$36,548	5,380	729	13.55%
2009	$145,913,180	$74,600	$35,101	4,157	384	9.24%
2010	$152,452,356	$77,600	$35,495	4,295	364	8.47%
2011	$150,823,279	$79,600	$38,280	3,940	337	8.55%
2012	$149,890,912	$81,700	$40,920	3,663	342	9.34%
2013	$152,960,126	$83,200	$41,419	3,693	344	9.31%
2014	$158,420,667	$84,100	$42,621	3,717	345	9.28%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$162,011,650	$71,800	$42,345	3,826	362	9.46%
2008	$127,294,335	$73,300	$40,514	3,142	267	8.50%
2009	$104,713,784	$74,600	$43,558	2,404	191	7.95%
2010	$94,256,131	$77,600	$42,004	2,244	115	5.12%
2011	$79,546,940	$79,600	$41,582	1,913	93	4.86%
2012	$82,034,973	$81,700	$42,549	1,928	89	4.62%
2013	$83,714,747	$83,200	$43,063	1,944	89	4.58%
2014	$86,703,289	$84,100	$44,304	1,957	90	4.60%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$666,039,469	$71,800	$52,161	12,769	843	6.60%
2008	$641,903,611	$73,300	$54,920	11,688	657	5.62%
2009	$545,745,556	$74,600	$54,640	9,988	542	5.43%
2010	$504,351,366	$77,600	$54,720	9,217	424	4.60%
2011	$499,852,854	$79,600	$56,641	8,825	419	4.75%
2012	$472,007,265	$81,700	$53,975	8,745	320	3.66%
2013	$474,988,642	$83,200	$53,720	8,842	323	3.65%
2014	$487,548,408	$84,100	$54,305	8,978	327	3.64%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 041: CORRUGATED BOXES

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$292,063,738	$71,800	$37,220	7,847	508	6.47%
2008	$289,113,497	$73,300	$37,763	7,656	460	6.01%
2009	$256,666,977	$74,600	$39,439	6,508	328	5.04%
2010	$257,978,432	$77,600	$39,117	6,595	284	4.31%
2011	$253,322,943	$79,600	$40,197	6,302	282	4.47%
2012	$252,909,355	$81,700	$40,543	6,238	252	4.04%
2013	$254,506,826	$83,200	$40,353	6,307	254	4.03%
2014	$261,236,558	$84,100	$40,793	6,404	258	4.03%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS A: FOREST PRODUCTS

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$1,589,773,370	$71,800	$44,914	35,396	3,204	9.05%
2008	$1,419,942,983	$73,300	$45,464	31,232	2,344	7.51%
2009	$1,175,275,838	$74,600	$46,138	25,473	1,618	6.35%
2010	$1,137,840,417	$77,600	$45,537	24,987	1,443	5.78%
2011	$1,119,166,547	$79,600	$47,543	23,540	1,349	5.73%
2012	$1,087,889,172	$81,700	$47,332	22,984	1,197	5.21%
2013	$1,099,900,362	$83,200	$47,377	23,216	1,206	5.19%
2014	$1,132,412,985	$84,100	$48,184	23,502	1,218	5.18%

2014 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2014 New Claims Cost		2014 Premium Rate
		Cost Index * (%)	Cost per Claim ($)	($)
030	LOGGING	211%	49,535	13.04
033	MILL PRODUCTS AND FORESTRY SERVICES	80%	18,721	8.80
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	91%	21,303	5.37
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	98%	23,042	2.93
041	CORRUGATED BOXES	48%	11,387	3.24
CLASS A	**FOREST PRODUCTS**		**23,527**	**5.25**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 030: LOGGING

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**1.330**
B.2 Legislative Obligations		
	WSIAT	0.048
	Office of Worker Advisor	0.024
	Office of Employer Advisor	0.008
	OHSA	0.232
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.010
	Total Grants	0.015
	SWA - WSN	0.310
	Other Prevention	0.019
	WHSC	0.020
	Health Clinics	0.015
	Sub-Total	**0.703**
B.3 TOTAL OVERHEAD EXPENSES		**2.033**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.845**
B.2 Legislative Obligations		
	WSIAT	0.030
	Office of Worker Advisor	0.015
	Office of Employer Advisor	0.005
	OHSA	0.147
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.006
	Total Grants	0.009
	SWA - WSN	0.205
	Other Prevention	0.012
	WHSC	0.013
	Health Clinics	0.010
	Sub-Total	**0.455**
B.3 TOTAL OVERHEAD EXPENSES		**1.300**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.542**
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.094
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.005
	SWA - WSN	0.140
	Other Prevention	0.008
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	**0.300**
B.3 TOTAL OVERHEAD EXPENSES		**0.842**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.431**
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.075
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.005
	SWA - WSN	0.116
	Other Prevention	0.006
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.243**
B.3 TOTAL OVERHEAD EXPENSES		**0.674**

Premium Rates

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 041: CORRUGATED BOXES

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.366**
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.063
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - WSN	0.102
	Other Prevention	0.005
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.210**
B.3 TOTAL OVERHEAD EXPENSES		**0.576**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS A: FOREST PRODUCTS

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.592**
B.2 Legislative Obligations		
	WSIAT	0.021
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.103
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.007
	SWA	0.151
	Other Prevention	0.008
	WHSC	0.009
	Health Clinics	0.007
	Sub-Total	**0.326**
B.3 TOTAL OVERHEAD EXPENSES		**0.918**

2014 PREMIUM RATE COMPONENTS

RATE GROUP 030: LOGGING

(CLASS A: FOREST PRODUCTS)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	7.188	7.188	55%	7.695	7.695	59%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	1.330			1.241		
2. Legislative Obligations	0.703			0.539		
3. TOTAL OVERHEAD EXPENSES	2.033	2.033	16%	1.780	1.780	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	3.819	3.819	29%	3.565	3.565	27%
D. TOTAL PREMIUM RATE (A+B+C)		**13.04**	100%		**13.04**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

(CLASS A: FOREST PRODUCTS)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	4.138	4.138	47%	4.330	4.330	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.845			0.776		
2. Legislative Obligations	0.455			0.337		
3. TOTAL OVERHEAD EXPENSES	1.300	1.300	15%	1.113	1.113	13%
C. PAST CLAIMS COST						
1. Past Claims Cost	3.362	3.362	38%	3.357	3.357	38%
D. TOTAL PREMIUM RATE (A+B+C)		8.80	100%		8.80	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

(CLASS A: FOREST PRODUCTS)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.244	2.244	42%	2.804	2.804	52%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.542			0.563		
2. Legislative Obligations	0.300			0.243		
3. TOTAL OVERHEAD EXPENSES	0.842	0.842	16%	0.806	0.806	15%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.284	2.284	43%	1.760	1.760	33%
D. TOTAL PREMIUM RATE (A+B+C)		**5.37**	100%		**5.37**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

(CLASS A: FOREST PRODUCTS)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.569	1.569	54%	1.538	1.538	52%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.431			0.387		
2. Legislative Obligations	0.243			0.167		
3. TOTAL OVERHEAD EXPENSES	0.674	0.674	23%	0.554	0.554	19%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.687	0.687	23%	0.838	0.838	29%
D. TOTAL PREMIUM RATE (A+B+C)		2.93	100%		2.93	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 041: CORRUGATED BOXES

(CLASS A: FOREST PRODUCTS)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.141	1.141	35%	1.352	1.352	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.366			0.362		
2. Legislative Obligations	0.210			0.156		
3. TOTAL OVERHEAD EXPENSES	0.576	0.576	18%	0.518	0.518	16%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.523	1.523	47%	1.370	1.370	42%
D. TOTAL PREMIUM RATE (A+B+C)		**3.24**	100%		**3.24**	100%

2014 PREMIUM RATE COMPONENTS

CLASS A: FOREST PRODUCTS

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.569	2.569	49%	2.752	2.752	52%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.592			0.556		
2. Legislative Obligations	0.326			0.240		
3. TOTAL OVERHEAD EXPENSES	0.918	0.918	17%	0.796	0.796	15%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.759	1.759	34%	1.715	1.715	33%
D. TOTAL PREMIUM RATE (A+B+C)		5.25	100%		5.26	100%

2014 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2014 Premium Rate ($)
030	LOGGING	7.188	2.033	3.819	13.04
033	MILL PRODUCTS AND FORESTRY SERVICES	4.138	1.300	3.362	8.80
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	2.244	0.842	2.284	5.37
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	1.569	0.674	0.687	2.93
041	CORRUGATED BOXES	1.141	0.576	1.523	3.24
CLASS A	**FOREST PRODUCTS**	**2.569**	**0.918**	**1.759**	**5.25**

wsib

2014 Premium Rates MANUAL

SECTION 6B

Class B – Mining and Related Industries

wstb cspaat ONTARIO

Workplace Safety & Insurance Board

Commission de la sécurité professionnelle et de l'assurance contre les accidents du travail

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 110: GOLD MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$350,469,259	$71,800	$64,342	5,447	396	7.27%
2008	$355,120,132	$73,300	$64,661	5,492	384	6.99%
2009	$386,268,995	$74,600	$68,743	5,619	363	6.46%
2010	$481,657,479	$77,600	$68,031	7,080	438	6.19%
2011	$607,430,431	$79,600	$69,389	8,754	561	6.41%
2012	$714,606,718	$81,700	$71,979	9,928	602	6.06%
2013	$719,120,445	$83,200	$72,136	9,969	601	6.03%
2014	$729,234,871	$84,100	$72,996	9,990	601	6.02%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 113: NICKEL MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$583,285,736	$71,800	$66,464	8,776	610	6.95%
2008	$670,349,171	$73,300	$68,180	9,832	696	7.08%
2009	$457,340,658	$74,600	$69,294	6,600	353	5.35%
2010	$399,202,901	$77,600	$69,138	5,774	293	5.07%
2011	$499,617,995	$79,600	$74,570	6,700	556	8.30%
2012	$569,879,681	$81,700	$76,197	7,479	498	6.66%
2013	$573,479,258	$83,200	$76,362	7,510	501	6.67%
2014	$581,545,241	$84,100	$77,271	7,526	503	6.68%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 119: OTHER MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$300,738,547	$71,800	$57,218	5,256	355	6.75%
2008	$370,907,545	$73,300	$61,277	6,053	374	6.18%
2009	$313,045,535	$74,600	$60,236	5,197	286	5.50%
2010	$381,617,225	$77,600	$55,841	6,834	313	4.58%
2011	$416,368,012	$79,600	$63,239	6,584	366	5.56%
2012	$411,737,831	$81,700	$64,912	6,343	283	4.46%
2013	$414,338,523	$83,200	$65,056	6,369	283	4.44%
2014	$420,166,193	$84,100	$65,826	6,383	282	4.42%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 134: AGGREGATES

(CLASS B: MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$276,515,638	$71,800	$44,179	6,259	530	8.47%
2008	$288,171,161	$73,300	$46,517	6,195	514	8.30%
2009	$278,806,158	$74,600	$48,128	5,793	469	8.10%
2010	$293,379,153	$77,600	$50,635	5,794	451	7.78%
2011	$306,996,260	$79,600	$48,308	6,355	436	6.86%
2012	$318,267,846	$81,700	$50,066	6,357	455	7.16%
2013	$320,278,146	$83,200	$50,177	6,383	455	7.13%
2014	$324,782,857	$84,100	$50,771	6,397	454	7.10%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS B: MINING AND RELATED INDUSTRIES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$1,511,009,180	$71,800	$58,707	25,738	1,891	7.35%
2008	$1,684,548,010	$73,300	$61,096	27,572	1,968	7.14%
2009	$1,435,461,346	$74,600	$61,849	23,209	1,471	6.34%
2010	$1,555,856,757	$77,600	$61,057	25,482	1,495	5.87%
2011	$1,830,412,697	$79,600	$64,467	28,393	1,919	6.76%
2012	$2,014,492,076	$81,700	$66,911	30,107	1,838	6.10%
2013	$2,027,216,373	$83,200	$67,058	30,231	1,840	6.09%
2014	$2,055,729,162	$84,100	$67,855	30,296	1,840	6.07%

2014 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2014 New Claims Cost		2014 Premium Rate
		Cost Index * (%)	Cost per Claim ($)	($)
110	GOLD MINES	107%	31,142	8.15
113	NICKEL MINES	92%	26,679	5.20
119	OTHER MINES	155%	45,136	6.69
134	AGGREGATES	66%	19,145	6.52
CLASS B	**MINING AND RELATED INDUSTRIES**		**29,107**	**6.76**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 110: GOLD MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.586**
B.2 Legislative Obligations		
	WSIAT	0.021
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.102
	Mine Rescue	0.199
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.007
	SWA - WSN	0.150
	Other Prevention	0.008
	WHSC	0.009
	Health Clinics	0.007
	Sub-Total	**0.522**
B.3 TOTAL OVERHEAD EXPENSES		**1.108**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 113: NICKEL MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.545**
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.095
	Mine Rescue	0.189
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.005
	SWA - WSN	0.141
	Other Prevention	0.008
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	**0.490**
B.3 TOTAL OVERHEAD EXPENSES		**1.035**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 119: OTHER MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.659**
B.2 Legislative Obligations		
	WSIAT	0.024
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.115
	Mine Rescue	0.217
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.008
	SWA - WSN	0.165
	Other Prevention	0.009
	WHSC	0.010
	Health Clinics	0.007
	Sub-Total	**0.577**
B.3 TOTAL OVERHEAD EXPENSES		**1.236**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 134: AGGREGATES

(CLASS B: MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.603**
B.2 Legislative Obligations		
	WSIAT	0.022
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.105
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.007
	SWA - IHSA	0.092
	Other Prevention	0.009
	WHSC	0.009
	Health Clinics	0.007
	Sub-Total	**0.270**
B.3 TOTAL OVERHEAD EXPENSES		**0.873**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS B: MINING AND RELATED INDUSTRIES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.592**
B.2 Legislative Obligations		
	WSIAT	0.021
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.103
	Mine Rescue	0.169
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.007
	SWA	0.141
	Other Prevention	0.008
	WHSC	0.009
	Health Clinics	0.007
	Sub-Total	**0.484**
B.3 TOTAL OVERHEAD EXPENSES		**1.076**

2014 PREMIUM RATE COMPONENTS

RATE GROUP 110: GOLD MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.605	2.605	32%	3.256	3.256	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.586			0.614		
2. Legislative Obligations	0.522			0.438		
3. TOTAL OVERHEAD EXPENSES	1.108	1.108	14%	1.052	1.052	13%
C. PAST CLAIMS COST						
1. Past Claims Cost	4.437	4.437	54%	3.842	3.842	47%
D. TOTAL PREMIUM RATE (A+B+C)		**8.15**	100%		**8.15**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 113: NICKEL MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.342	2.342	45%	2.927	2.927	56%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.545			0.569		
2. Legislative Obligations	0.490			0.410		
3. TOTAL OVERHEAD EXPENSES	1.035	1.035	20%	0.979	0.979	19%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.823	1.823	35%	1.294	1.294	25%
D. TOTAL PREMIUM RATE (A+B+C)		**5.20**	100%		**5.20**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 119: OTHER MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	3.075	3.075	46%	3.843	3.843	57%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.659			0.693		
2. Legislative Obligations	0.577			0.488		
3. TOTAL OVERHEAD EXPENSES	1.236	1.236	18%	1.181	1.181	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.379	2.379	36%	1.666	1.666	25%
D. TOTAL PREMIUM RATE (A+B+C)		6.69	100%		6.69	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 134: AGGREGATES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.716	2.716	42%	3.395	3.395	52%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.603			0.633		
2. Legislative Obligations	0.270			0.274		
3. TOTAL OVERHEAD EXPENSES	0.873	0.873	13%	0.907	0.907	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.931	2.931	45%	2.218	2.218	34%
D. TOTAL PREMIUM RATE (A+B+C)		**6.52**	100%		**6.52**	100%

2014 PREMIUM RATE COMPONENTS

CLASS B: MINING AND RELATED INDUSTRIES

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.644	2.644	39%	3.319	3.319	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.592			0.622		
2. Legislative Obligations	0.484			0.414		
3. TOTAL OVERHEAD EXPENSES	1.076	1.076	16%	1.036	1.036	15%
C. PAST CLAIMS COST						
1. Past Claims Cost	3.039	3.039	45%	2.379	2.379	35%
D. TOTAL PREMIUM RATE (A+B+C)		**6.76**	100%		**6.73**	100%

2014 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2014 Premium Rate ($)
110	GOLD MINES	2.605	1.108	4.437	8.15
113	NICKEL MINES	2.342	1.035	1.823	5.20
119	OTHER MINES	3.075	1.236	2.379	6.69
134	AGGREGATES	2.716	0.873	2.931	6.52
CLASS B	**MINING AND RELATED INDUSTRIES**	**2.644**	**1.076**	**3.039**	**6.76**

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Premium Rates MANUAL

SECTION 6C

Class C – Other Primary Industries

wsib cspaat ONTARIO

Workplace Safety
& Insurance Board

Commission de la sécurité
professionnelle et de l'assurance
contre les accidents du travail

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 159: LIVESTOCK FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$144,730,441	$71,800	$29,847	4,849	275	5.67%
2008	$146,371,859	$73,300	$31,116	4,704	288	6.12%
2009	$148,746,774	$74,600	$33,922	4,385	259	5.91%
2010	$150,962,721	$77,600	$33,026	4,571	225	4.92%
2011	$156,195,274	$79,600	$32,473	4,810	216	4.49%
2012	$156,464,009	$81,700	$36,446	4,293	219	5.10%
2013	$158,253,208	$83,200	$36,820	4,298	219	5.10%
2014	$160,079,520	$84,100	$37,219	4,301	218	5.07%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$340,116,781	$71,800	$30,150	11,281	571	5.06%
2008	$359,548,797	$73,300	$29,491	12,192	581	4.77%
2009	$386,687,317	$74,600	$30,057	12,865	543	4.22%
2010	$415,436,409	$77,600	$31,981	12,990	489	3.76%
2011	$431,713,914	$79,600	$34,163	12,637	489	3.87%
2012	$440,334,972	$81,700	$34,040	12,936	545	4.21%
2013	$445,370,296	$83,200	$34,389	12,951	544	4.20%
2014	$450,510,066	$84,100	$34,762	12,960	543	4.19%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$95,661,960	$71,800	$29,425	3,251	314	9.66%
2008	$96,274,730	$73,300	$29,918	3,218	304	9.45%
2009	$90,836,691	$74,600	$29,086	3,123	259	8.29%
2010	$102,797,508	$77,600	$29,659	3,466	233	6.72%
2011	$102,594,521	$79,600	$32,202	3,186	207	6.50%
2012	$109,343,433	$81,700	$32,255	3,390	237	6.99%
2013	$110,593,798	$83,200	$32,585	3,394	237	6.98%
2014	$111,870,100	$84,100	$32,942	3,396	236	6.95%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$249,634,980	$71,800	$29,146	8,565	536	6.26%
2008	$245,605,597	$73,300	$28,645	8,574	514	5.99%
2009	$243,622,514	$74,600	$31,455	7,745	436	5.63%
2010	$252,814,777	$77,600	$33,903	7,457	368	4.93%
2011	$255,544,331	$79,600	$35,781	7,142	371	5.19%
2012	$257,772,037	$81,700	$32,896	7,836	402	5.13%
2013	$260,719,715	$83,200	$33,234	7,845	401	5.11%
2014	$263,728,536	$84,100	$33,596	7,850	401	5.11%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$245,968,085	$71,800	$29,971	8,207	553	6.74%
2008	$253,866,310	$73,300	$30,469	8,332	588	7.06%
2009	$264,836,636	$74,600	$30,525	8,676	658	7.58%
2010	$269,662,337	$77,600	$31,462	8,571	561	6.55%
2011	$275,439,431	$79,600	$30,550	9,016	530	5.88%
2012	$292,699,860	$81,700	$32,335	9,052	536	5.92%
2013	$296,046,945	$83,200	$32,669	9,062	535	5.90%
2014	$299,463,457	$84,100	$33,024	9,068	534	5.89%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$456,777,895	$71,800	$34,818	13,119	1,112	8.48%
2008	$493,697,736	$73,300	$35,742	13,813	1,118	8.09%
2009	$510,286,527	$74,600	$36,809	13,863	1,008	7.27%
2010	$544,148,828	$77,600	$36,752	14,806	953	6.44%
2011	$556,379,416	$79,600	$37,749	14,739	876	5.94%
2012	$557,186,042	$81,700	$37,837	14,726	944	6.41%
2013	$563,557,583	$83,200	$38,225	14,743	942	6.39%
2014	$570,061,286	$84,100	$38,640	14,753	941	6.38%

2014 PREMIUM RATES
6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS C: OTHER PRIMARY INDUSTRIES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$1,532,890,141	$71,800	$31,111	49,272	3,361	6.82%
2008	$1,595,365,030	$73,300	$31,384	50,833	3,393	6.67%
2009	$1,645,016,458	$74,600	$32,474	50,657	3,163	6.24%
2010	$1,735,822,580	$77,600	$33,471	51,861	2,829	5.45%
2011	$1,777,866,886	$79,600	$34,502	51,530	2,689	5.22%
2012	$1,813,800,353	$81,700	$34,725	52,233	2,883	5.52%
2013	$1,834,541,546	$83,200	$35,082	52,293	2,878	5.50%
2014	$1,855,712,965	$84,100	$35,463	52,328	2,873	5.49%

2014 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2014 New Claims Cost		2014 Premium Rate
		Cost Index * (%)	Cost per Claim ($)	($)
159	LIVESTOCK FARMS	160%	23,995	7.09
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	83%	12,418	2.84
174	TOBACCO AND MUSHROOM FARMS	88%	13,183	5.15
181	FISHING AND MISCELLANEOUS FARMING	89%	13,322	3.67
184	POULTRY FARMS AND AGRICULTURAL SERVICES	84%	12,630	3.27
190	LANDSCAPING AND RELATED SERVICES	112%	16,804	4.93
CLASS C	**OTHER PRIMARY INDUSTRIES**		**14,961**	**4.18**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 159: LIVESTOCK FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.710**
B.2 Legislative Obligations		
	WSIAT	0.026
	Office of Worker Advisor	0.013
	Office of Employer Advisor	0.004
	OHSA	0.124
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.008
	SWA - WSPS	0.072
	Other Prevention	0.010
	WHSC	0.011
	Health Clinics	0.008
	Sub-Total	**0.282**
B.3 TOTAL OVERHEAD EXPENSES		**0.992**

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2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.422**
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.073
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.005
	SWA - WSPS	0.041
	Other Prevention	0.006
	WHSC	0.006
	Health Clinics	0.005
	Sub-Total	**0.165**
B.3 TOTAL OVERHEAD EXPENSES		**0.587**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.629
B.2 Legislative Obligations		
	WSIAT	0.023
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.109
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.008
	SWA - WSPS	0.063
	Other Prevention	0.009
	WHSC	0.010
	Health Clinics	0.007
	Sub-Total	0.249
B.3 TOTAL OVERHEAD EXPENSES		0.878

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.507
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.088
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.005
	SWA - WSPS	0.050
	Other Prevention	0.007
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	**0.200**
B.3 TOTAL OVERHEAD EXPENSES		**0.707**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.542**
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.094
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.005
	SWA - WSPS	0.054
	Other Prevention	0.008
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	**0.214**
B.3 TOTAL OVERHEAD EXPENSES		**0.756**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.628**
B.2 Legislative Obligations		
	WSIAT	0.023
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.109
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.008
	SWA - WSPS	0.063
	Other Prevention	0.009
	WHSC	0.010
	Health Clinics	0.007
	Sub-Total	**0.248**
B.3 TOTAL OVERHEAD EXPENSES		**0.876**

2014 Premium Rates

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS C: OTHER PRIMARY INDUSTRIES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.554**
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.096
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.006
	SWA	0.055
	Other Prevention	0.008
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	**0.219**
B.3 TOTAL OVERHEAD EXPENSES		**0.773**

2014 PREMIUM RATE COMPONENTS

RATE GROUP 159: LIVESTOCK FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	3.317	3.317	47%	4.146	4.146	58%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.710			0.746		
2. Legislative Obligations	0.282			0.323		
3. TOTAL OVERHEAD EXPENSES	0.992	0.992	14%	1.069	1.069	15%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.781	2.781	39%	1.875	1.875	26%
D. TOTAL PREMIUM RATE (A+B+C)		7.09	100%		7.09	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.519	1.519	53%	1.776	1.776	63%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.422			0.417		
2. Legislative Obligations	0.165			0.180		
3. TOTAL OVERHEAD EXPENSES	0.587	0.587	21%	0.597	0.597	21%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.734	0.734	26%	0.467	0.467	16%
D. TOTAL PREMIUM RATE (A+B+C)		**2.84**	100%		**2.84**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.823	2.823	55%	3.528	3.528	69%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.629			0.659		
2. Legislative Obligations	0.249			0.285		
3. TOTAL OVERHEAD EXPENSES	0.878	0.878	17%	0.944	0.944	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.449	1.449	28%	0.678	0.678	13%
D. TOTAL PREMIUM RATE (A+B+C)		5.15	100%		5.15	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.056	2.056	56%	2.455	2.455	67%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.507			0.511		
2. Legislative Obligations	0.200			0.221		
3. TOTAL OVERHEAD EXPENSES	0.707	0.707	19%	0.732	0.732	20%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.907	0.907	25%	0.483	0.483	13%
D. TOTAL PREMIUM RATE (A+B+C)		**3.67**	100%		**3.67**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.286	2.286	70%	2.170	2.170	66%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.542			0.472		
2. Legislative Obligations	0.214			0.204		
3. TOTAL OVERHEAD EXPENSES	0.756	0.756	23%	0.676	0.676	21%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.228	0.228	7%	0.424	0.424	13%
D. TOTAL PREMIUM RATE (A+B+C)		3.27	100%		3.27	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.815	2.815	57%	3.279	3.279	67%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.628			0.625		
2. Legislative Obligations	0.248			0.270		
3. TOTAL OVERHEAD EXPENSES	0.876	0.876	18%	0.895	0.895	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.239	1.239	25%	0.756	0.756	15%
D. TOTAL PREMIUM RATE (A+B+C)		**4.93**	100%		**4.93**	100%

2014 PREMIUM RATE COMPONENTS

CLASS C: OTHER PRIMARY INDUSTRIES

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.351	2.351	56%	2.703	2.703	65%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.554			0.545		
2. Legislative Obligations	0.219			0.236		
3. TOTAL OVERHEAD EXPENSES	0.773	0.773	18%	0.781	0.781	19%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.051	1.051	25%	0.684	0.684	16%
D. TOTAL PREMIUM RATE (A+B+C)		**4.18**	100%		**4.17**	100%

2014 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2014 Premium Rate ($)
159	LIVESTOCK FARMS	3.317	0.992	2.781	7.09
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	1.519	0.587	0.734	2.84
174	TOBACCO AND MUSHROOM FARMS	2.823	0.878	1.449	5.15
181	FISHING AND MISCELLANEOUS FARMING	2.056	0.707	0.907	3.67
184	POULTRY FARMS AND AGRICULTURAL SERVICES	2.286	0.756	0.228	3.27
190	LANDSCAPING AND RELATED SERVICES	2.815	0.876	1.239	4.93
CLASS C	**OTHER PRIMARY INDUSTRIES**	**2.351**	**0.773**	**1.051**	**4.18**

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Premium Rates MANUAL

SECTION 6D

Class D – Manufacturing

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Workplace Safety
& Insurance Board

Commission de la sécurité
professionnelle et de l'assurance
contre les accidents du travail

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 207: MEAT AND FISH PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$525,305,618	$71,800	$30,702	17,110	2,194	12.82%
2008	$523,878,961	$73,300	$29,359	17,844	1,822	10.21%
2009	$537,969,132	$74,600	$33,102	16,252	1,591	9.79%
2010	$531,943,097	$77,600	$34,319	15,500	1,337	8.63%
2011	$536,464,342	$79,600	$32,823	16,344	1,239	7.58%
2012	$536,790,848	$81,700	$33,275	16,132	1,161	7.20%
2013	$540,181,423	$83,200	$33,314	16,215	1,164	7.18%
2014	$553,229,355	$84,100	$33,878	16,330	1,171	7.17%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 210: POULTRY PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$393,722,084	$71,800	$33,039	11,917	1,281	10.75%
2008	$429,242,066	$73,300	$35,198	12,195	1,214	9.95%
2009	$417,957,677	$74,600	$34,377	12,158	1,035	8.51%
2010	$420,696,714	$77,600	$33,559	12,536	892	7.12%
2011	$438,899,069	$79,600	$35,677	12,302	802	6.52%
2012	$435,998,608	$81,700	$34,953	12,474	762	6.11%
2013	$438,752,540	$83,200	$34,994	12,538	764	6.09%
2014	$449,350,486	$84,100	$35,586	12,627	768	6.08%

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2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$393,490,413	$71,800	$33,843	11,627	805	6.92%
2008	$377,460,979	$73,300	$36,000	10,485	665	6.34%
2009	$358,537,538	$74,600	$36,642	9,785	605	6.18%
2010	$357,802,125	$77,600	$35,539	10,068	527	5.23%
2011	$363,060,707	$79,600	$36,445	9,962	459	4.61%
2012	$386,778,351	$81,700	$36,710	10,536	439	4.17%
2013	$389,221,390	$83,200	$36,754	10,590	440	4.15%
2014	$398,622,925	$84,100	$37,377	10,665	443	4.15%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 216: DAIRY PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$386,219,694	$71,800	$35,521	10,873	714	6.57%
2008	$407,074,484	$73,300	$40,221	10,121	595	5.88%
2009	$414,797,847	$74,600	$40,480	10,247	548	5.35%
2010	$443,201,590	$77,600	$36,538	12,130	586	4.83%
2011	$450,695,907	$79,600	$40,501	11,128	526	4.73%
2012	$483,943,662	$81,700	$38,651	12,521	534	4.26%
2013	$498,027,165	$83,200	$39,573	12,585	535	4.25%
2014	$512,105,637	$84,100	$40,403	12,675	538	4.24%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 220: OTHER BAKERY PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$459,350,889	$71,800	$30,720	14,953	923	6.17%
2008	$453,161,422	$73,300	$28,603	15,843	799	5.04%
2009	$472,933,131	$74,600	$30,520	15,496	738	4.76%
2010	$498,677,469	$77,600	$31,642	15,760	665	4.22%
2011	$515,858,833	$79,600	$31,157	16,557	623	3.76%
2012	$524,795,577	$81,700	$32,137	16,330	546	3.34%
2013	$528,110,385	$83,200	$32,174	16,414	547	3.33%
2014	$540,866,745	$84,100	$32,718	16,531	551	3.33%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 222: CONFECTIONERY

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$296,856,653	$71,800	$39,884	7,443	376	5.05%
2008	$290,823,795	$73,300	$38,382	7,577	289	3.81%
2009	$280,227,707	$74,600	$37,599	7,453	270	3.62%
2010	$259,941,950	$77,600	$41,538	6,258	237	3.79%
2011	$276,557,548	$79,600	$40,023	6,910	209	3.02%
2012	$279,230,373	$81,700	$40,468	6,900	236	3.42%
2013	$287,356,406	$83,200	$41,436	6,935	237	3.42%
2014	$295,479,535	$84,100	$42,308	6,984	238	3.41%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 223: BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$842,061,053	$71,800	$33,960	24,796	1,509	6.09%
2008	$868,920,954	$73,300	$35,160	24,713	1,397	5.65%
2009	$828,817,623	$74,600	$35,801	23,151	1,188	5.13%
2010	$849,282,718	$77,600	$34,920	24,321	1,052	4.33%
2011	$850,672,091	$79,600	$34,954	24,337	922	3.79%
2012	$894,993,510	$81,700	$35,353	25,316	921	3.64%
2013	$900,646,629	$83,200	$35,394	25,446	923	3.63%
2014	$922,401,498	$84,100	$35,993	25,627	929	3.63%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 226: CRUSHED AND GROUND FOODS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$570,354,574	$71,800	$42,720	13,351	699	5.24%
2008	$562,699,057	$73,300	$43,341	12,983	609	4.69%
2009	$560,408,862	$74,600	$44,420	12,616	571	4.53%
2010	$586,913,105	$77,600	$45,540	12,888	514	3.99%
2011	$589,886,794	$79,600	$44,200	13,346	481	3.60%
2012	$621,166,610	$81,700	$45,644	13,609	452	3.32%
2013	$639,243,512	$83,200	$46,732	13,679	453	3.31%
2014	$657,313,956	$84,100	$47,714	13,776	456	3.31%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 230: ALCOHOLIC BEVERAGES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$331,694,735	$71,800	$46,475	7,137	399	5.59%
2008	$348,254,806	$73,300	$50,080	6,954	395	5.68%
2009	$348,353,698	$74,600	$45,317	7,687	342	4.45%
2010	$341,726,246	$77,600	$50,799	6,727	344	5.11%
2011	$374,869,506	$79,600	$45,649	8,212	264	3.21%
2012	$375,131,006	$81,700	$47,323	7,927	318	4.01%
2013	$386,047,895	$83,200	$48,450	7,968	319	4.00%
2014	$396,960,883	$84,100	$49,466	8,025	321	4.00%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 231: SOFT DRINKS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$310,298,555	$71,800	$41,802	7,423	605	8.15%
2008	$316,898,072	$73,300	$50,341	6,295	601	9.55%
2009	$314,517,775	$74,600	$49,220	6,390	493	7.72%
2010	$313,284,458	$77,600	$49,243	6,362	396	6.22%
2011	$329,413,344	$79,600	$50,093	6,576	422	6.42%
2012	$334,681,123	$81,700	$48,944	6,838	403	5.89%
2013	$336,795,096	$83,200	$49,003	6,873	404	5.88%
2014	$344,930,288	$84,100	$49,831	6,922	406	5.87%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 238: OTHER RUBBER PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$396,803,034	$71,800	$39,581	10,025	1,059	10.56%
2008	$358,880,217	$73,300	$40,639	8,831	896	10.15%
2009	$269,780,904	$74,600	$39,552	6,821	631	9.25%
2010	$271,393,584	$77,600	$40,159	6,758	604	8.94%
2011	$278,628,763	$79,600	$43,078	6,468	570	8.81%
2012	$259,160,299	$81,700	$38,588	6,716	495	7.37%
2013	$260,797,254	$83,200	$38,751	6,730	495	7.36%
2014	$266,689,407	$84,100	$39,288	6,788	498	7.34%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$249,684,454	$71,800	$33,080	7,548	379	5.02%
2008	$224,755,850	$73,300	$34,482	6,518	333	5.11%
2009	$183,572,655	$74,600	$39,402	4,659	251	5.39%
2010	$197,769,619	$77,600	$40,601	4,871	317	6.51%
2011	$207,222,142	$79,600	$39,660	5,225	346	6.62%
2012	$212,582,942	$81,700	$37,165	5,720	288	5.03%
2013	$213,925,697	$83,200	$37,095	5,767	291	5.05%
2014	$222,067,367	$84,100	$38,169	5,818	295	5.07%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 261: PLASTIC FILM AND SHEETING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$218,952,537	$71,800	$41,618	5,261	337	6.41%
2008	$205,955,228	$73,300	$38,918	5,292	349	6.59%
2009	$184,467,064	$74,600	$41,222	4,475	254	5.68%
2010	$193,053,022	$77,600	$37,839	5,102	266	5.21%
2011	$203,590,576	$79,600	$43,577	4,672	272	5.82%
2012	$212,381,016	$81,700	$44,977	4,722	268	5.68%
2013	$218,996,362	$83,200	$46,008	4,760	269	5.65%
2014	$228,244,143	$84,100	$47,531	4,802	271	5.64%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 263: OTHER PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$1,093,066,111	$71,800	$31,620	34,569	2,557	7.40%
2008	$1,035,222,513	$73,300	$32,320	32,030	2,145	6.70%
2009	$902,381,219	$74,600	$33,899	26,620	1,581	5.94%
2010	$916,357,603	$77,600	$34,561	26,514	1,401	5.28%
2011	$916,797,123	$79,600	$34,895	26,273	1,268	4.83%
2012	$926,378,510	$81,700	$36,110	25,654	1,338	5.22%
2013	$932,229,869	$83,200	$36,045	25,863	1,346	5.20%
2014	$967,709,048	$84,100	$37,091	26,090	1,355	5.19%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$340,823,387	$71,800	$27,472	12,406	639	5.15%
2008	$319,588,285	$73,300	$27,440	11,647	512	4.40%
2009	$270,897,750	$74,600	$27,179	9,967	357	3.58%
2010	$266,295,984	$77,600	$28,879	9,221	349	3.78%
2011	$264,633,584	$79,600	$31,677	8,354	321	3.84%
2012	$255,627,321	$81,700	$32,676	7,823	337	4.31%
2013	$257,241,960	$83,200	$32,811	7,840	337	4.30%
2014	$263,053,789	$84,100	$33,268	7,907	339	4.29%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 301: CLOTHING, FIBRE AND YARN

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$428,086,850	$71,800	$30,181	14,184	434	3.06%
2008	$379,669,261	$73,300	$31,618	12,008	300	2.50%
2009	$323,186,542	$74,600	$36,094	8,954	281	3.14%
2010	$325,917,284	$77,600	$33,304	9,786	217	2.22%
2011	$325,155,570	$79,600	$38,959	8,346	210	2.52%
2012	$331,852,381	$81,700	$32,461	10,223	220	2.15%
2013	$343,533,474	$83,200	$33,532	10,245	220	2.15%
2014	$352,705,933	$84,100	$34,134	10,333	221	2.14%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$313,723,852	$71,800	$33,279	9,427	1,087	11.53%
2008	$306,944,092	$73,300	$34,616	8,867	1,079	12.17%
2009	$252,451,334	$74,600	$33,606	7,512	761	10.13%
2010	$259,550,759	$77,600	$35,356	7,341	700	9.54%
2011	$249,501,443	$79,600	$37,046	6,735	657	9.76%
2012	$251,877,922	$81,700	$34,930	7,211	637	8.83%
2013	$253,468,879	$83,200	$35,077	7,226	637	8.82%
2014	$259,195,463	$84,100	$35,565	7,288	641	8.80%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 311: WOODEN CABINETS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$363,208,714	$71,800	$33,980	10,689	805	7.53%
2008	$346,373,714	$73,300	$33,704	10,277	591	5.75%
2009	$305,703,611	$74,600	$35,738	8,554	480	5.61%
2010	$314,555,296	$77,600	$35,375	8,892	483	5.43%
2011	$306,235,345	$79,600	$35,897	8,531	444	5.20%
2012	$311,236,377	$81,700	$36,728	8,474	421	4.97%
2013	$313,202,264	$83,200	$36,882	8,492	421	4.96%
2014	$320,278,396	$84,100	$37,394	8,565	424	4.95%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 312: WOODEN BOXES AND PALLETS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$71,132,707	$71,800	$28,194	2,523	317	12.56%
2008	$70,455,168	$73,300	$30,686	2,296	286	12.46%
2009	$60,719,718	$74,600	$30,698	1,978	228	11.53%
2010	$62,777,142	$77,600	$31,093	2,019	253	12.53%
2011	$67,149,230	$79,600	$35,435	1,895	296	15.62%
2012	$67,043,655	$81,700	$31,926	2,100	290	13.81%
2013	$67,467,128	$83,200	$32,066	2,104	292	13.88%
2014	$68,991,403	$84,100	$32,512	2,122	295	13.90%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 322: UPHOLSTERED FURNITURE

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$104,667,901	$71,800	$33,851	3,092	144	4.66%
2008	$94,159,128	$73,300	$33,378	2,821	99	3.51%
2009	$85,996,599	$74,600	$34,099	2,522	70	2.78%
2010	$89,358,847	$77,600	$33,219	2,690	63	2.34%
2011	$85,241,375	$79,600	$38,676	2,204	62	2.81%
2012	$82,892,098	$81,700	$30,286	2,737	85	3.11%
2013	$83,415,676	$83,200	$30,410	2,743	85	3.10%
2014	$85,300,274	$84,100	$30,828	2,767	86	3.11%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 323: METAL FURNITURE

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$406,979,428	$71,800	$36,182	11,248	782	6.95%
2008	$396,062,231	$73,300	$37,319	10,613	608	5.73%
2009	$342,725,629	$74,600	$37,140	9,228	393	4.26%
2010	$345,461,181	$77,600	$39,079	8,840	355	4.02%
2011	$351,083,944	$79,600	$36,805	9,539	351	3.68%
2012	$356,298,921	$81,700	$36,690	9,711	311	3.20%
2013	$368,840,524	$83,200	$37,900	9,732	311	3.20%
2014	$378,688,690	$84,100	$38,583	9,815	313	3.19%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$453,408,909	$71,800	$35,224	12,872	1,098	8.53%
2008	$444,161,812	$73,300	$36,356	12,217	923	7.56%
2009	$365,024,253	$74,600	$38,521	9,476	724	7.64%
2010	$349,984,836	$77,600	$37,564	9,317	620	6.65%
2011	$349,042,288	$79,600	$38,774	9,002	580	6.44%
2012	$349,177,240	$81,700	$38,746	9,012	517	5.74%
2013	$351,382,776	$83,200	$38,909	9,031	517	5.72%
2014	$359,321,514	$84,100	$39,451	9,108	520	5.71%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 328: FURNITURE PARTS AND FIXTURES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$146,821,635	$71,800	$35,758	4,106	323	7.87%
2008	$137,796,489	$73,300	$33,584	4,103	262	6.39%
2009	$110,586,494	$74,600	$33,562	3,295	180	5.46%
2010	$106,384,281	$77,600	$35,796	2,972	154	5.18%
2011	$104,565,630	$79,600	$33,269	3,143	148	4.71%
2012	$99,976,526	$81,700	$35,976	2,779	143	5.15%
2013	$100,608,016	$83,200	$36,125	2,785	143	5.13%
2014	$102,881,037	$84,100	$36,626	2,809	144	5.13%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$1,360,659,449	$71,800	$37,239	36,539	1,309	3.58%
2008	$1,350,034,350	$73,300	$37,842	35,676	1,206	3.38%
2009	$1,241,586,816	$74,600	$37,658	32,970	940	2.85%
2010	$1,207,941,330	$77,600	$39,680	30,442	831	2.73%
2011	$1,179,736,173	$79,600	$39,237	30,067	802	2.67%
2012	$1,150,710,721	$81,700	$39,640	29,029	662	2.28%
2013	$1,191,215,354	$83,200	$40,948	29,091	662	2.28%
2014	$1,223,021,205	$84,100	$41,683	29,341	667	2.27%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 335: PUBLISHING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$1,314,535,736	$71,800	$33,098	39,716	476	1.20%
2008	$1,358,753,966	$73,300	$36,820	36,903	488	1.32%
2009	$1,311,649,691	$74,600	$37,600	34,884	390	1.12%
2010	$1,306,055,159	$77,600	$37,820	34,533	366	1.06%
2011	$1,349,357,153	$79,600	$35,739	37,756	333	0.88%
2012	$1,347,806,582	$81,700	$38,328	35,165	297	0.84%
2013	$1,395,248,923	$83,200	$39,593	35,240	297	0.84%
2014	$1,432,502,539	$84,100	$40,304	35,542	299	0.84%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 338: FOLDING CARTONS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$204,601,977	$71,800	$40,324	5,074	299	5.89%
2008	$196,261,002	$73,300	$41,740	4,702	281	5.98%
2009	$182,682,788	$74,600	$42,122	4,337	223	5.14%
2010	$180,253,617	$77,600	$40,957	4,401	175	3.98%
2011	$170,553,004	$79,600	$40,206	4,242	122	2.88%
2012	$155,640,622	$81,700	$39,423	3,948	110	2.79%
2013	$156,623,707	$83,200	$39,591	3,956	110	2.78%
2014	$160,162,283	$84,100	$40,141	3,990	111	2.78%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 341: PAPER PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$253,492,261	$71,800	$37,060	6,840	493	7.21%
2008	$230,467,497	$73,300	$37,640	6,123	363	5.93%
2009	$203,115,632	$74,600	$40,397	5,028	296	5.89%
2010	$200,921,657	$77,600	$41,063	4,893	232	4.74%
2011	$186,347,628	$79,600	$45,606	4,086	221	5.41%
2012	$186,215,565	$81,700	$43,336	4,297	190	4.42%
2013	$187,391,774	$83,200	$43,519	4,306	190	4.41%
2014	$191,625,488	$84,100	$44,123	4,343	191	4.40%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$1,458,126,894	$71,800	$56,482	25,816	2,389	9.25%
2008	$1,450,598,346	$73,300	$57,160	25,378	1,978	7.79%
2009	$1,171,006,307	$74,600	$58,002	20,189	1,366	6.77%
2010	$1,196,440,652	$77,600	$56,860	21,042	1,430	6.80%
2011	$1,212,524,972	$79,600	$59,598	20,345	1,335	6.56%
2012	$1,273,703,241	$81,700	$59,505	21,405	1,355	6.33%
2013	$1,239,351,827	$83,200	$59,014	21,001	1,326	6.31%
2014	$1,268,254,796	$84,100	$60,013	21,133	1,333	6.31%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 358: FOUNDRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$122,162,842	$71,800	$41,722	2,928	572	19.54%
2008	$117,305,183	$73,300	$42,166	2,782	555	19.95%
2009	$87,355,140	$74,600	$41,479	2,106	295	14.01%
2010	$91,764,016	$77,600	$44,785	2,049	343	16.74%
2011	$103,814,820	$79,600	$41,626	2,494	341	13.67%
2012	$109,964,091	$81,700	$46,301	2,375	335	14.11%
2013	$106,998,391	$83,200	$45,922	2,330	328	14.08%
2014	$109,493,704	$84,100	$46,692	2,345	329	14.03%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 361: NON-FERROUS METAL INDUSTRIES*

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$8,232,980,391	$71,800	$49,423	166,581	17,622	10.58%
2008	$7,105,910,654	$73,300	$50,427	140,915	13,908	9.87%
2009	$5,196,149,958	$74,600	$50,128	103,657	8,903	8.59%
2010	$5,652,732,665	$77,600	$50,059	112,922	9,781	8.66%
2011	$5,948,332,721	$79,600	$48,939	121,547	10,005	8.23%
2012	$6,278,137,960	$81,700	$48,926	128,319	10,411	8.11%
2013	$6,308,746,238	$83,200	$49,153	128,349	10,391	8.10%
2014	$6,396,126,115	$84,100	$49,702	128,690	10,402	8.08%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2014 Premium Rate.

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 374: DOORS AND WINDOWS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$476,930,062	$71,800	$32,858	14,515	1,384	9.53%
2008	$475,899,524	$73,300	$35,104	13,557	1,247	9.20%
2009	$452,039,246	$74,600	$35,039	12,901	912	7.07%
2010	$454,159,571	$77,600	$33,802	13,436	833	6.20%
2011	$424,938,782	$79,600	$36,642	11,597	802	6.92%
2012	$443,059,620	$81,700	$37,430	11,837	811	6.85%
2013	$445,858,153	$83,200	$37,587	11,862	811	6.84%
2014	$455,931,359	$84,100	$38,109	11,964	816	6.82%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$559,042,268	$71,800	$40,478	13,811	2,034	14.73%
2008	$574,352,787	$73,300	$41,921	13,701	1,973	14.40%
2009	$504,634,423	$74,600	$42,625	11,839	1,470	12.42%
2010	$513,566,420	$77,600	$43,619	11,774	1,460	12.40%
2011	$552,606,323	$79,600	$43,837	12,606	1,558	12.36%
2012	$622,337,031	$81,700	$44,317	14,043	1,699	12.10%
2013	$626,267,948	$83,200	$44,501	14,073	1,698	12.07%
2014	$640,417,126	$84,100	$45,119	14,194	1,711	12.05%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 377: COATING OF METAL PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$348,189,217	$71,800	$36,421	9,560	855	8.94%
2008	$318,601,517	$73,300	$36,604	8,704	725	8.33%
2009	$243,876,873	$74,600	$38,017	6,415	459	7.16%
2010	$248,265,828	$77,600	$38,617	6,429	504	7.84%
2011	$259,250,712	$79,600	$39,738	6,524	458	7.02%
2012	$267,445,112	$81,700	$38,147	7,011	469	6.69%
2013	$269,134,396	$83,200	$38,305	7,026	469	6.68%
2014	$275,214,909	$84,100	$38,839	7,086	472	6.66%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$207,292,377	$71,800	$35,882	5,777	344	5.95%
2008	$193,849,487	$73,300	$37,861	5,120	268	5.23%
2009	$163,844,465	$74,600	$36,605	4,476	200	4.47%
2010	$174,631,316	$77,600	$36,103	4,837	220	4.55%
2011	$189,088,542	$79,600	$40,682	4,648	242	5.21%
2012	$208,533,300	$81,700	$39,964	5,218	261	5.00%
2013	$209,850,475	$83,200	$40,132	5,229	261	4.99%
2014	$214,591,596	$84,100	$40,689	5,274	263	4.99%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$685,216,927	$71,800	$48,860	14,024	1,435	10.23%
2008	$625,667,568	$73,300	$48,781	12,826	1,178	9.18%
2009	$528,377,275	$74,600	$45,723	11,556	922	7.98%
2010	$555,423,272	$77,600	$47,795	11,621	928	7.99%
2011	$564,600,468	$79,600	$49,648	11,372	959	8.43%
2012	$610,524,922	$81,700	$48,107	12,691	1,094	8.62%
2013	$632,015,195	$83,200	$49,695	12,718	1,094	8.60%
2014	$648,890,213	$84,100	$50,588	12,827	1,101	8.58%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$249,281,902	$71,800	$33,641	7,410	680	9.18%
2008	$235,627,229	$73,300	$35,620	6,615	636	9.61%
2009	$211,078,872	$74,600	$37,419	5,641	504	8.93%
2010	$194,584,110	$77,600	$39,042	4,984	363	7.28%
2011	$206,701,441	$79,600	$40,020	5,165	333	6.45%
2012	$205,503,322	$81,700	$35,530	5,784	354	6.12%
2013	$206,801,359	$83,200	$35,680	5,796	354	6.11%
2014	$211,473,591	$84,100	$36,174	5,846	356	6.09%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 385: MACHINE SHOPS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$1,010,492,817	$71,800	$40,841	24,742	2,005	8.10%
2008	$947,564,947	$73,300	$44,020	21,526	1,687	7.84%
2009	$727,199,757	$74,600	$44,105	16,488	1,088	6.60%
2010	$823,944,726	$77,600	$44,936	18,336	1,151	6.28%
2011	$926,535,449	$79,600	$42,875	21,610	1,397	6.46%
2012	$962,945,062	$81,700	$44,815	21,487	1,443	6.72%
2013	$969,027,388	$83,200	$45,002	21,533	1,443	6.70%
2014	$990,920,479	$84,100	$45,627	21,718	1,453	6.69%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$950,806,628	$71,800	$39,179	24,268	2,561	10.55%
2008	$927,698,475	$73,300	$40,518	22,896	2,279	9.95%
2009	$785,263,241	$74,600	$40,297	19,487	1,467	7.53%
2010	$787,400,398	$77,600	$41,560	18,946	1,398	7.38%
2011	$829,011,653	$79,600	$41,848	19,810	1,504	7.59%
2012	$871,963,950	$81,700	$42,277	20,625	1,503	7.29%
2013	$877,471,605	$83,200	$42,454	20,669	1,503	7.27%
2014	$897,296,190	$84,100	$43,044	20,846	1,513	7.26%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 389: METAL CLOSURES AND CONTAINERS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$124,563,658	$71,800	$38,245	3,257	266	8.17%
2008	$111,768,723	$73,300	$47,501	2,353	193	8.20%
2009	$95,797,162	$74,600	$45,836	2,090	142	6.79%
2010	$82,716,918	$77,600	$39,277	2,106	121	5.75%
2011	$76,088,546	$79,600	$43,012	1,769	123	6.95%
2012	$77,748,520	$81,700	$43,876	1,772	105	5.93%
2013	$78,239,609	$83,200	$44,054	1,776	105	5.91%
2014	$80,007,265	$84,100	$44,672	1,791	106	5.92%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS*

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$8,232,980,391	$71,800	$49,423	166,581	17,622	10.58%
2008	$7,105,910,654	$73,300	$50,427	140,915	13,908	9.87%
2009	$5,196,149,958	$74,600	$50,128	103,657	8,903	8.59%
2010	$5,652,732,665	$77,600	$50,059	112,922	9,781	8.66%
2011	$5,948,332,721	$79,600	$48,939	121,547	10,005	8.23%
2012	$6,278,137,960	$81,700	$48,926	128,319	10,411	8.11%
2013	$6,308,746,238	$83,200	$49,153	128,349	10,391	8.10%
2014	$6,396,126,115	$84,100	$49,702	128,690	10,402	8.08%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2014 Premium Rate.

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 393: WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$221,418,321	$71,800	$35,880	6,171	499	8.09%
2008	$206,667,059	$73,300	$38,600	5,354	449	8.39%
2009	$160,379,227	$74,600	$39,995	4,010	256	6.38%
2010	$166,342,726	$77,600	$39,681	4,192	260	6.20%
2011	$171,442,454	$79,600	$34,797	4,927	276	5.60%
2012	$172,667,633	$81,700	$41,899	4,121	289	7.01%
2013	$173,758,268	$83,200	$42,072	4,130	289	7.00%
2014	$177,683,962	$84,100	$42,661	4,165	291	6.99%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$300,354,045	$71,800	$43,185	6,955	539	7.75%
2008	$316,652,736	$73,300	$42,418	7,465	417	5.59%
2009	$290,508,508	$74,600	$42,036	6,911	368	5.32%
2010	$273,164,607	$77,600	$42,299	6,458	294	4.55%
2011	$286,062,539	$79,600	$43,475	6,580	324	4.92%
2012	$273,096,867	$81,700	$43,640	6,258	310	4.95%
2013	$282,709,786	$83,200	$45,082	6,271	310	4.94%
2014	$290,258,232	$84,100	$45,891	6,325	312	4.93%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$1,188,747,674	$71,800	$43,459	27,353	1,533	5.60%
2008	$1,160,082,399	$73,300	$44,819	25,884	1,403	5.42%
2009	$952,204,670	$74,600	$45,898	20,746	903	4.35%
2010	$983,754,289	$77,600	$44,160	22,277	872	3.91%
2011	$1,049,934,536	$79,600	$47,097	22,293	919	4.12%
2012	$1,126,213,436	$81,700	$47,967	23,479	938	4.00%
2013	$1,165,855,773	$83,200	$49,550	23,529	938	3.99%
2014	$1,196,984,514	$84,100	$50,440	23,731	944	3.98%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 406: ELEVATORS AND ESCALATORS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$243,906,783	$71,800	$58,393	4,177	490	11.73%
2008	$252,592,692	$73,300	$59,476	4,247	444	10.45%
2009	$239,800,965	$74,600	$61,836	3,878	349	9.00%
2010	$252,607,532	$77,600	$55,973	4,513	354	7.84%
2011	$277,738,312	$79,600	$57,814	4,804	384	7.99%
2012	$306,008,281	$81,700	$60,321	5,073	287	5.66%
2013	$307,941,145	$83,200	$60,571	5,084	287	5.65%
2014	$314,898,413	$84,100	$61,408	5,128	289	5.64%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 408: BOILERS, PUMPS AND FANS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$178,847,608	$71,800	$44,204	4,046	388	9.59%
2008	$193,234,365	$73,300	$46,439	4,161	309	7.43%
2009	$184,143,405	$74,600	$48,344	3,809	210	5.51%
2010	$171,246,577	$77,600	$47,072	3,638	205	5.63%
2011	$179,833,231	$79,600	$47,803	3,762	219	5.82%
2012	$208,816,459	$81,700	$44,657	4,676	230	4.92%
2013	$216,166,729	$83,200	$46,130	4,686	230	4.91%
2014	$221,938,453	$84,100	$46,961	4,726	232	4.91%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$774,623,596	$71,800	$43,399	17,849	2,250	12.61%
2008	$787,794,514	$73,300	$45,001	17,506	2,028	11.58%
2009	$614,248,359	$74,600	$44,878	13,687	1,137	8.31%
2010	$589,693,603	$77,600	$43,620	13,519	1,040	7.69%
2011	$668,495,780	$79,600	$44,683	14,961	1,302	8.70%
2012	$751,275,113	$81,700	$44,294	16,961	1,455	8.58%
2013	$756,020,452	$83,200	$44,480	16,997	1,455	8.56%
2014	$773,101,109	$84,100	$45,097	17,143	1,465	8.55%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 417: AIRCRAFT MANUFACTURING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$719,135,747	$71,800	$49,041	14,664	917	6.25%
2008	$784,676,735	$73,300	$52,879	14,839	912	6.15%
2009	$777,649,591	$74,600	$55,341	14,052	730	5.19%
2010	$757,503,239	$77,600	$54,800	13,823	587	4.25%
2011	$774,040,368	$79,600	$55,598	13,922	536	3.85%
2012	$828,533,365	$81,700	$56,846	14,575	522	3.58%
2013	$857,697,463	$83,200	$58,722	14,606	522	3.57%
2014	$880,598,273	$84,100	$59,779	14,731	526	3.57%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 419: MOTOR VEHICLE ASSEMBLY*

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$8,232,980,391	$71,800	$49,423	166,581	17,622	10.58%
2008	$7,105,910,654	$73,300	$50,427	140,915	13,908	9.87%
2009	$5,196,149,958	$74,600	$50,128	103,657	8,903	8.59%
2010	$5,652,732,665	$77,600	$50,059	112,922	9,781	8.66%
2011	$5,948,332,721	$79,600	$48,939	121,547	10,005	8.23%
2012	$6,278,137,960	$81,700	$48,926	128,319	10,411	8.11%
2013	$6,308,746,238	$83,200	$49,153	128,349	10,391	8.10%
2014	$6,396,126,115	$84,100	$49,702	128,690	10,402	8.08%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2014 Premium Rate.

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$776,742,676	$71,800	$50,297	15,443	894	5.79%
2008	$664,994,761	$73,300	$54,557	12,189	721	5.92%
2009	$535,100,213	$74,600	$58,841	9,094	467	5.14%
2010	$555,449,714	$77,600	$58,660	9,469	542	5.72%
2011	$560,818,117	$79,600	$57,426	9,766	506	5.18%
2012	$603,192,421	$81,700	$55,955	10,780	476	4.42%
2013	$627,485,281	$83,200	$58,144	10,792	475	4.40%
2014	$638,224,194	$84,100	$59,013	10,815	476	4.40%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT*

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$8,232,980,391	$71,800	$49,423	166,581	17,622	10.58%
2008	$7,105,910,654	$73,300	$50,427	140,915	13,908	9.87%
2009	$5,196,149,958	$74,600	$50,128	103,657	8,903	8.59%
2010	$5,652,732,665	$77,600	$50,059	112,922	9,781	8.66%
2011	$5,948,332,721	$79,600	$48,939	121,547	10,005	8.23%
2012	$6,278,137,960	$81,700	$48,926	128,319	10,411	8.11%
2013	$6,308,746,238	$83,200	$49,153	128,349	10,391	8.10%
2014	$6,396,126,115	$84,100	$49,702	128,690	10,402	8.08%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2014 Premium Rate.

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 424: MOTOR VEHICLE STAMPINGS*

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$8,232,980,391	$71,800	$49,423	166,581	17,622	10.58%
2008	$7,105,910,654	$73,300	$50,427	140,915	13,908	9.87%
2009	$5,196,149,958	$74,600	$50,128	103,657	8,903	8.59%
2010	$5,652,732,665	$77,600	$50,059	112,922	9,781	8.66%
2011	$5,948,332,721	$79,600	$48,939	121,547	10,005	8.23%
2012	$6,278,137,960	$81,700	$48,926	128,319	10,411	8.11%
2013	$6,308,746,238	$83,200	$49,153	128,349	10,391	8.10%
2014	$6,396,126,115	$84,100	$49,702	128,690	10,402	8.08%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2014 Premium Rate.

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES*

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$8,232,980,391	$71,800	$49,423	166,581	17,622	10.58%
2008	$7,105,910,654	$73,300	$50,427	140,915	13,908	9.87%
2009	$5,196,149,958	$74,600	$50,128	103,657	8,903	8.59%
2010	$5,652,732,665	$77,600	$50,059	112,922	9,781	8.66%
2011	$5,948,332,721	$79,600	$48,939	121,547	10,005	8.23%
2012	$6,278,137,960	$81,700	$48,926	128,319	10,411	8.11%
2013	$6,308,746,238	$83,200	$49,153	128,349	10,391	8.10%
2014	$6,396,126,115	$84,100	$49,702	128,690	10,402	8.08%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2014 Premium Rate.

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$413,953,529	$71,800	$50,298	8,230	1,269	15.42%
2008	$342,393,514	$73,300	$50,160	6,826	922	13.51%
2009	$245,529,688	$74,600	$51,986	4,723	654	13.85%
2010	$281,659,271	$77,600	$49,763	5,660	723	12.77%
2011	$277,372,775	$79,600	$47,116	5,887	712	12.09%
2012	$295,347,013	$81,700	$47,806	6,178	748	12.11%
2013	$297,212,536	$83,200	$48,054	6,185	747	12.08%
2014	$301,089,695	$84,100	$48,579	6,198	747	12.05%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$174,525,097	$71,800	$40,020	4,361	716	16.42%
2008	$174,130,035	$73,300	$41,969	4,149	562	13.55%
2009	$153,075,882	$74,600	$42,999	3,560	412	11.57%
2010	$152,225,805	$77,600	$42,051	3,620	391	10.80%
2011	$163,229,757	$79,600	$44,140	3,698	420	11.36%
2012	$177,568,240	$81,700	$42,777	4,151	437	10.53%
2013	$178,689,829	$83,200	$42,996	4,156	436	10.49%
2014	$181,020,850	$84,100	$43,462	4,165	437	10.49%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 442: RAILROAD ROLLING STOCK

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$372,130,978	$71,800	$46,703	7,968	662	8.31%
2008	$384,052,329	$73,300	$48,620	7,899	634	8.03%
2009	$320,215,413	$74,600	$55,276	5,793	406	7.01%
2010	$346,282,956	$77,600	$51,561	6,716	425	6.33%
2011	$425,112,600	$79,600	$52,219	8,141	657	8.07%
2012	$430,681,842	$81,700	$49,504	8,700	559	6.43%
2013	$433,402,192	$83,200	$49,708	8,719	559	6.41%
2014	$443,193,983	$84,100	$50,397	8,794	563	6.40%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$164,407,583	$71,800	$35,062	4,689	337	7.19%
2008	$153,585,387	$73,300	$38,843	3,954	289	7.31%
2009	$136,156,978	$74,600	$33,470	4,068	226	5.56%
2010	$131,148,616	$77,600	$37,058	3,539	203	5.74%
2011	$119,537,674	$79,600	$35,419	3,375	174	5.16%
2012	$123,262,162	$81,700	$33,296	3,702	154	4.16%
2013	$124,040,733	$83,200	$33,434	3,710	154	4.15%
2014	$126,843,166	$84,100	$33,897	3,742	155	4.14%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$181,822,127	$71,800	$37,637	4,831	325	6.73%
2008	$179,834,388	$73,300	$35,838	5,018	252	5.02%
2009	$156,728,831	$74,600	$37,459	4,184	207	4.95%
2010	$157,618,510	$77,600	$39,405	4,000	198	4.95%
2011	$163,547,410	$79,600	$44,992	3,635	200	5.50%
2012	$172,022,258	$81,700	$41,865	4,109	199	4.84%
2013	$178,077,384	$83,200	$43,244	4,118	199	4.83%
2014	$182,832,110	$84,100	$44,024	4,153	200	4.82%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$3,076,721,910	$71,800	$33,219	92,618	856	0.92%
2008	$3,076,462,548	$73,300	$38,060	80,832	693	0.86%
2009	$3,021,581,229	$74,600	$39,520	76,457	568	0.74%
2010	$3,070,168,462	$77,600	$37,920	80,964	521	0.64%
2011	$3,163,482,869	$79,600	$37,346	84,707	476	0.56%
2012	$3,080,091,291	$81,700	$39,216	78,542	389	0.50%
2013	$3,188,509,475	$83,200	$40,510	78,710	389	0.49%
2014	$3,273,643,751	$84,100	$41,238	79,385	392	0.49%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$612,811,314	$71,800	$41,403	14,801	576	3.89%
2008	$641,552,395	$73,300	$43,584	14,720	495	3.36%
2009	$573,207,444	$74,600	$45,039	12,727	386	3.03%
2010	$558,966,998	$77,600	$42,100	13,277	317	2.39%
2011	$587,873,244	$79,600	$47,234	12,446	313	2.51%
2012	$591,941,267	$81,700	$41,461	14,277	343	2.40%
2013	$612,777,402	$83,200	$42,828	14,308	343	2.40%
2014	$629,138,764	$84,100	$43,596	14,431	345	2.39%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$101,585,148	$71,800	$44,225	2,297	221	9.62%
2008	$98,485,586	$73,300	$45,553	2,162	190	8.79%
2009	$83,063,488	$74,600	$47,008	1,767	117	6.62%
2010	$91,221,096	$77,600	$39,269	2,323	118	5.08%
2011	$92,025,694	$79,600	$45,967	2,002	159	7.94%
2012	$93,377,575	$81,700	$46,994	1,987	139	7.00%
2013	$93,967,383	$83,200	$47,196	1,991	139	6.98%
2014	$96,090,374	$84,100	$47,854	2,008	140	6.97%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 496: CONCRETE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$215,777,958	$71,800	$40,340	5,349	835	15.61%
2008	$220,890,475	$73,300	$43,542	5,073	684	13.48%
2009	$200,383,359	$74,600	$41,539	4,824	497	10.30%
2010	$214,170,867	$77,600	$46,078	4,648	509	10.95%
2011	$225,267,078	$79,600	$45,675	4,932	498	10.10%
2012	$235,533,424	$81,700	$45,139	5,218	516	9.89%
2013	$237,021,142	$83,200	$45,328	5,229	516	9.87%
2014	$242,376,125	$84,100	$45,957	5,274	520	9.86%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 497: READY-MIX CONCRETE

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$227,692,660	$71,800	$51,537	4,418	349	7.90%
2008	$236,395,692	$73,300	$51,875	4,557	355	7.79%
2009	$222,415,386	$74,600	$54,917	4,050	288	7.11%
2010	$246,650,493	$77,600	$55,340	4,457	299	6.71%
2011	$254,361,793	$79,600	$51,637	4,926	260	5.28%
2012	$272,902,826	$81,700	$49,745	5,486	332	6.05%
2013	$278,001,718	$83,200	$49,528	5,613	339	6.04%
2014	$289,796,456	$84,100	$50,868	5,697	343	6.02%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$323,832,851	$71,800	$40,960	7,906	497	6.29%
2008	$333,873,003	$73,300	$44,321	7,533	474	6.29%
2009	$291,237,876	$74,600	$46,778	6,226	376	6.04%
2010	$295,509,608	$77,600	$43,400	6,809	384	5.64%
2011	$294,377,731	$79,600	$44,684	6,588	276	4.19%
2012	$317,658,806	$81,700	$42,281	7,513	310	4.13%
2013	$319,665,259	$83,200	$42,458	7,529	310	4.12%
2014	$326,887,409	$84,100	$43,045	7,594	312	4.11%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 502: GLASS PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$201,649,466	$71,800	$40,886	4,932	498	10.10%
2008	$191,188,842	$73,300	$40,023	4,777	408	8.54%
2009	$147,559,369	$74,600	$37,423	3,943	315	7.99%
2010	$131,290,825	$77,600	$38,547	3,406	270	7.93%
2011	$119,976,912	$79,600	$40,207	2,984	199	6.67%
2012	$121,786,727	$81,700	$40,704	2,992	235	7.85%
2013	$122,555,978	$83,200	$40,879	2,998	235	7.84%
2014	$125,324,867	$84,100	$41,443	3,024	237	7.84%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$501,080,383	$71,800	$57,722	8,681	249	2.87%
2008	$521,294,823	$73,300	$53,642	9,718	237	2.44%
2009	$530,131,122	$74,600	$52,020	10,191	205	2.01%
2010	$522,710,467	$77,600	$47,002	11,121	208	1.87%
2011	$519,185,228	$79,600	$56,680	9,160	205	2.24%
2012	$540,998,966	$81,700	$53,327	10,145	167	1.65%
2013	$557,850,262	$83,200	$54,541	10,228	168	1.64%
2014	$581,407,168	$84,100	$56,349	10,318	169	1.64%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$572,975,767	$71,800	$39,840	14,382	585	4.07%
2008	$546,216,233	$73,300	$40,460	13,500	462	3.42%
2009	$467,642,265	$74,600	$43,783	10,681	353	3.30%
2010	$450,457,461	$77,600	$42,762	10,534	296	2.81%
2011	$443,220,583	$79,600	$43,500	10,189	312	3.06%
2012	$459,722,899	$81,700	$41,946	10,960	308	2.81%
2013	$474,042,569	$83,200	$42,904	11,049	310	2.81%
2014	$494,060,443	$84,100	$44,326	11,146	312	2.80%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$1,031,493,978	$71,800	$43,780	23,561	755	3.20%
2008	$1,039,986,043	$73,300	$44,520	23,360	744	3.18%
2009	$1,031,186,099	$74,600	$48,558	21,236	608	2.86%
2010	$1,023,993,919	$77,600	$46,159	22,184	575	2.59%
2011	$995,502,866	$79,600	$49,287	20,198	517	2.56%
2012	$1,081,661,411	$81,700	$48,455	22,323	428	1.92%
2013	$1,115,353,522	$83,200	$49,560	22,505	430	1.91%
2014	$1,162,452,681	$84,100	$51,205	22,702	434	1.91%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 517: SOAP AND TOILETRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$378,713,127	$71,800	$34,959	10,833	395	3.65%
2008	$367,517,093	$73,300	$34,982	10,506	300	2.86%
2009	$355,938,283	$74,600	$32,180	11,061	263	2.38%
2010	$371,193,305	$77,600	$34,338	10,810	250	2.31%
2011	$371,459,797	$79,600	$36,844	10,082	235	2.33%
2012	$387,599,393	$81,700	$34,487	11,239	184	1.64%
2013	$399,672,526	$83,200	$35,276	11,330	185	1.63%
2014	$416,549,901	$84,100	$36,447	11,429	186	1.63%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 524: CHEMICAL INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$606,767,706	$71,800	$45,618	13,301	535	4.02%
2008	$610,393,071	$73,300	$45,781	13,333	498	3.74%
2009	$575,685,349	$74,600	$45,155	12,749	385	3.02%
2010	$598,046,969	$77,600	$46,501	12,861	389	3.02%
2011	$622,014,844	$79,600	$48,667	12,781	397	3.11%
2012	$660,262,189	$81,700	$48,110	13,724	359	2.62%
2013	$680,828,354	$83,200	$49,207	13,836	361	2.61%
2014	$709,578,379	$84,100	$50,840	13,957	364	2.61%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 529: JEWELRY AND INSTRUMENTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$762,416,741	$71,800	$31,800	23,975	412	1.72%
2008	$819,486,147	$73,300	$35,382	23,161	432	1.87%
2009	$809,990,906	$74,600	$35,741	22,663	327	1.44%
2010	$848,475,628	$77,600	$39,539	21,459	273	1.27%
2011	$870,670,381	$79,600	$38,069	22,871	305	1.33%
2012	$918,158,101	$81,700	$39,196	23,425	265	1.13%
2013	$950,476,960	$83,200	$40,489	23,475	265	1.13%
2014	$975,855,014	$84,100	$41,217	23,676	267	1.13%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 533: SIGNS AND DISPLAYS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$243,694,138	$71,800	$34,769	7,009	376	5.36%
2008	$252,100,774	$73,300	$36,133	6,977	319	4.57%
2009	$234,954,096	$74,600	$36,202	6,490	260	4.01%
2010	$250,746,253	$77,600	$40,371	6,211	205	3.30%
2011	$263,906,124	$79,600	$36,889	7,154	219	3.06%
2012	$270,308,073	$81,700	$38,104	7,094	265	3.74%
2013	$272,015,442	$83,200	$38,264	7,109	265	3.73%
2014	$278,161,046	$84,100	$38,795	7,170	267	3.72%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 538: SPORTING GOODS AND TOYS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$65,127,954	$71,800	$28,882	2,255	129	5.72%
2008	$62,915,873	$73,300	$30,409	2,069	87	4.20%
2009	$59,657,146	$74,600	$31,565	1,890	92	4.87%
2010	$58,294,354	$77,600	$31,803	1,833	77	4.20%
2011	$56,936,319	$79,600	$31,232	1,823	78	4.28%
2012	$52,671,884	$81,700	$31,540	1,670	62	3.71%
2013	$53,004,579	$83,200	$31,663	1,674	62	3.70%
2014	$54,202,104	$84,100	$32,110	1,688	62	3.67%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$123,546,914	$71,800	$26,604	4,644	140	3.01%
2008	$124,005,066	$73,300	$33,165	3,739	101	2.70%
2009	$112,886,803	$74,600	$30,248	3,732	87	2.33%
2010	$116,107,636	$77,600	$33,403	3,476	87	2.50%
2011	$112,991,269	$79,600	$33,993	3,324	69	2.08%
2012	$116,291,683	$81,700	$34,611	3,360	65	1.93%
2013	$120,385,112	$83,200	$35,754	3,367	65	1.93%
2014	$123,599,435	$84,100	$36,396	3,396	65	1.91%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS D: MANUFACTURING

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$41,411,592,970	$71,800	$40,083	1,033,137	72,417	7.01%
2008	$39,862,254,413	$73,300	$41,618	957,814	61,555	6.43%
2009	$34,780,934,358	$74,600	$41,977	828,563	44,601	5.38%
2010	$35,639,832,347	$77,600	$42,057	847,420	43,340	5.11%
2011	$36,725,138,539	$79,600	$42,525	863,617	43,154	5.00%
2012	$38,031,939,235	$81,700	$42,771	889,190	43,192	4.86%
2013	$38,684,919,915	$83,200	$43,396	891,450	43,175	4.84%
2014	$39,650,107,502	$84,100	$44,153	898,015	43,398	4.83%

2014 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2014 New Claims Cost		2014 Premium Rate
		Cost Index * (%)	Cost per Claim ($)	($)
207	MEAT AND FISH PRODUCTS	65%	7,759	4.66
210	POULTRY PRODUCTS	56%	6,683	3.50
214	FRUIT AND VEGETABLE PRODUCTS	89%	10,598	2.68
216	DAIRY PRODUCTS	73%	8,773	2.26
220	OTHER BAKERY PRODUCTS	105%	12,582	4.00
222	CONFECTIONERY	85%	10,195	1.80
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	80%	9,617	2.79
226	CRUSHED AND GROUND FOODS	93%	11,176	1.69
230	ALCOHOLIC BEVERAGES	63%	7,564	1.55
231	SOFT DRINKS	87%	10,446	3.58
238	OTHER RUBBER PRODUCTS	129%	15,440	4.13
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	125%	14,953	2.92
261	PLASTIC FILM AND SHEETING	74%	8,864	2.46
263	OTHER PLASTIC PRODUCTS	97%	11,550	3.23
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	121%	14,423	3.71
301	CLOTHING, FIBRE AND YARN	169%	20,256	2.43
308	MILLWORK AND OTHER WOOD INDUSTRIES	77%	9,221	5.57
311	WOODEN CABINETS	131%	15,635	4.16
312	WOODEN BOXES AND PALLETS	84%	9,994	7.14

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2014 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2014 New Claims Cost		2014 Premium Rate
		Cost Index * (%)	Cost per Claim ($)	($)
322	UPHOLSTERED FURNITURE	201%	24,005	3.34
323	METAL FURNITURE	89%	10,685	2.33
325	WOODEN AND OTHER NON-METAL FURNITURE	115%	13,777	4.30
328	FURNITURE PARTS AND FIXTURES	132%	15,819	4.17
333	PRINTING, PLATEMAKING AND BINDING	114%	13,650	1.75
335	PUBLISHING	96%	11,477	0.56
338	FOLDING CARTONS	97%	11,577	2.65
341	PAPER PRODUCTS	133%	15,919	3.18
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	104%	12,495	2.62
358	FOUNDRIES	66%	7,927	4.29
361	NON-FERROUS METAL INDUSTRIES	124%	14,777	3.59
374	DOORS AND WINDOWS	72%	8,638	3.56
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	79%	9,394	4.71
377	COATING OF METAL PRODUCTS	104%	12,486	4.19
379	HARDWARE, TOOLS AND CUTLERY	79%	9,449	2.74
382	METAL DIES, MOULDS AND PATTERNS	65%	7,762	2.22
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	67%	8,017	2.78
385	MACHINE SHOPS	95%	11,409	2.61
387	OTHER METAL FABRICATING INDUSTRIES	90%	10,706	3.68

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2014 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2014 New Claims Cost		2014 Premium Rate
		Cost Index * (%)	Cost per Claim ($)	($)
389	METAL CLOSURES AND CONTAINERS	116%	13,815	2.59
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	124%	14,777	3.59
393	WIRE PRODUCTS	94%	11,248	3.37
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	113%	13,556	2.32
403	OTHER MACHINERY AND EQUIPMENT	94%	11,217	1.74
406	ELEVATORS AND ESCALATORS	88%	10,570	2.70
408	BOILERS, PUMPS AND FANS	86%	10,249	2.46
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	76%	9,139	2.89
417	AIRCRAFT MANUFACTURING	63%	7,579	1.56
419	MOTOR VEHICLE ASSEMBLY	124%	14,777	3.59
420	MOTOR VEHICLE ENGINE MANUFACTURING	139%	16,586	1.89
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	124%	14,777	3.59
424	MOTOR VEHICLE STAMPINGS	124%	14,777	3.59
425	MOTOR VEHICLE WHEELS AND BRAKES	124%	14,777	3.59
428	MOTOR VEHICLE FABRIC ACCESSORIES	114%	13,686	4.58
432	TRUCKS, BUSES AND TRAILERS	93%	11,079	4.39
442	RAILROAD ROLLING STOCK	67%	7,955	2.74
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	102%	12,207	2.65
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	91%	10,874	2.45

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2014 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2014 New Claims Cost		2014 Premium Rate
		Cost Index * (%)	Cost per Claim ($)	($)
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	78%	9,362	0.39
477	INDUSTRIAL ELECTRICAL EQUIPMENT	106%	12,622	1.55
485	BRICKS, CERAMICS AND ABRASIVES	143%	17,046	4.54
496	CONCRETE PRODUCTS	94%	11,214	5.42
497	READY-MIX CONCRETE	135%	16,176	3.93
501	NON-METALLIC MINERAL PRODUCTS	112%	13,337	3.00
502	GLASS PRODUCTS	97%	11,600	3.05
507	PETROLEUM AND COAL PRODUCTS	157%	18,819	1.17
512	RESINS, PAINT, INK AND ADHESIVES	138%	16,552	1.75
514	PHARMACEUTICALS AND MEDICINES	71%	8,525	0.96
517	SOAP AND TOILETRIES	108%	12,953	1.68
524	CHEMICAL INDUSTRIES	111%	13,240	1.96
529	JEWELRY AND INSTRUMENTS	92%	10,963	1.02
533	SIGNS AND DISPLAYS	110%	13,213	3.19
538	SPORTING GOODS AND TOYS	107%	12,742	4.28
542	OTHER MANUFACTURED PRODUCTS	116%	13,897	2.13
CLASS D	**MANUFACTURING**		**11,960**	**2.55**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 207: MEAT AND FISH PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.443**
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.077
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.005
	SWA - WSPS	0.043
	Other Prevention	0.006
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.174**
B.3 TOTAL OVERHEAD EXPENSES		**0.617**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 210: POULTRY PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.363**
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.063
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - WSPS	0.035
	Other Prevention	0.005
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.142**
B.3 TOTAL OVERHEAD EXPENSES		**0.505**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.368**
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.063
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - WSPS	0.035
	Other Prevention	0.005
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.144**
B.3 TOTAL OVERHEAD EXPENSES		**0.512**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 216: DAIRY PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.327**
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.056
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.004
	SWA - WSPS	0.031
	Other Prevention	0.005
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.127**
B.3 TOTAL OVERHEAD EXPENSES		**0.454**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 220: OTHER BAKERY PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.386**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.067
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - WSPS	0.037
	Other Prevention	0.006
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.151**
B.3 TOTAL OVERHEAD EXPENSES		**0.537**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 222: CONFECTIONERY

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.311**
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.053
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.004
	SWA - WSPS	0.029
	Other Prevention	0.004
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.120**
B.3 TOTAL OVERHEAD EXPENSES		**0.431**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 223: BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.335**
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.058
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - WSPS	0.032
	Other Prevention	0.005
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.130**
B.3 TOTAL OVERHEAD EXPENSES		**0.465**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 226: CRUSHED AND GROUND FOODS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.304**
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.052
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.004
	SWA - WSPS	0.029
	Other Prevention	0.004
	WHSC	0.005
	Health Clinics	0.003
	Sub-Total	**0.118**
B.3 TOTAL OVERHEAD EXPENSES		**0.422**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 230: ALCOHOLIC BEVERAGES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.278**
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.048
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.004
	SWA - WSPS	0.026
	Other Prevention	0.004
	WHSC	0.004
	Health Clinics	0.003
	Sub-Total	**0.107**
B.3 TOTAL OVERHEAD EXPENSES		**0.385**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 231: SOFT DRINKS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.377**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - WSPS	0.036
	Other Prevention	0.005
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.147**
B.3 TOTAL OVERHEAD EXPENSES		**0.524**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 238: OTHER RUBBER PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.638**
B.2 Legislative Obligations		
	WSIAT	0.023
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.111
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.008
	SWA - WSPS	0.064
	Other Prevention	0.009
	WHSC	0.010
	Health Clinics	0.007
	Sub-Total	**0.253**
B.3 TOTAL OVERHEAD EXPENSES		**0.891**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.496**
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.086
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.005
	SWA - WSPS	0.049
	Other Prevention	0.007
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	**0.195**
B.3 TOTAL OVERHEAD EXPENSES		**0.691**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 261: PLASTIC FILM AND SHEETING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.348**
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.060
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - WSPS	0.033
	Other Prevention	0.005
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.135**
B.3 TOTAL OVERHEAD EXPENSES		**0.483**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 263: OTHER PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.438**
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.076
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.005
	SWA - WSPS	0.043
	Other Prevention	0.006
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.172**
B.3 TOTAL OVERHEAD EXPENSES		**0.610**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.476**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.083
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.005
	SWA - WSPS	0.047
	Other Prevention	0.007
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.187**
B.3 TOTAL OVERHEAD EXPENSES		**0.663**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 301: CLOTHING, FIBRE AND YARN

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.382**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - WSPS	0.037
	Other Prevention	0.005
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.149**
B.3 TOTAL OVERHEAD EXPENSES		**0.531**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.545**
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.094
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.005
	SWA - WSPS	0.054
	Other Prevention	0.008
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	**0.215**
B.3 TOTAL OVERHEAD EXPENSES		**0.760**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 311: WOODEN CABINETS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.510**
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.088
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.005
	SWA - WSPS	0.051
	Other Prevention	0.007
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	**0.201**
B.3 TOTAL OVERHEAD EXPENSES		**0.711**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 312: WOODEN BOXES AND PALLETS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.860**
B.2 Legislative Obligations		
	WSIAT	0.031
	Office of Worker Advisor	0.016
	Office of Employer Advisor	0.005
	OHSA	0.150
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.006
	Total Grants	0.009
	SWA - WSPS	0.088
	Other Prevention	0.012
	WHSC	0.013
	Health Clinics	0.010
	Sub-Total	**0.342**
B.3 TOTAL OVERHEAD EXPENSES		**1.202**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 322: UPHOLSTERED FURNITURE

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.565**
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.098
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.006
	SWA - WSPS	0.056
	Other Prevention	0.008
	WHSC	0.009
	Health Clinics	0.006
	Sub-Total	**0.223**
B.3 TOTAL OVERHEAD EXPENSES		**0.788**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 323: METAL FURNITURE

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.321**
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.055
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.004
	SWA - WSPS	0.030
	Other Prevention	0.005
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.125**
B.3 TOTAL OVERHEAD EXPENSES		**0.446**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.498**
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.086
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.005
	SWA - WSPS	0.049
	Other Prevention	0.007
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	**0.196**
B.3 TOTAL OVERHEAD EXPENSES		**0.694**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 328: FURNITURE PARTS AND FIXTURES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.533**
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.092
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.005
	SWA - WSPS	0.053
	Other Prevention	0.008
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	**0.210**
B.3 TOTAL OVERHEAD EXPENSES		**0.743**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.299**
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.051
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.004
	SWA - WSN	0.088
	Other Prevention	0.004
	WHSC	0.005
	Health Clinics	0.003
	Sub-Total	**0.175**
B.3 TOTAL OVERHEAD EXPENSES		**0.474**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 335: PUBLISHING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.132**
B.2 Legislative Obligations		
	WSIAT	0.005
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.022
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.001
	SWA - WSPS	0.019
	Other Prevention	0.002
	WHSC	0.002
	Health Clinics	0.001
	Sub-Total	**0.058**
B.3 TOTAL OVERHEAD EXPENSES		**0.190**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 338: FOLDING CARTONS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.309**
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.053
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.004
	SWA - WSN	0.090
	Other Prevention	0.004
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.181**
B.3 TOTAL OVERHEAD EXPENSES		**0.490**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 341: PAPER PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.433**
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.075
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.005
	SWA - WSN	0.117
	Other Prevention	0.006
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.244**
B.3 TOTAL OVERHEAD EXPENSES		**0.677**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.389**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.067
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - WSN	0.107
	Other Prevention	0.006
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.222**
B.3 TOTAL OVERHEAD EXPENSES		**0.611**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 358: FOUNDRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.559**
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.097
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.006
	SWA - WSPS	0.056
	Other Prevention	0.008
	WHSC	0.009
	Health Clinics	0.006
	Sub-Total	**0.221**
B.3 TOTAL OVERHEAD EXPENSES		**0.780**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 361: NON-FERROUS METAL INDUSTRIES*

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.562**
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.098
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.006
	SWA - WSPS	0.056
	Other Prevention	0.008
	WHSC	0.009
	Health Clinics	0.006
	Sub-Total	**0.222**
B.3 TOTAL OVERHEAD EXPENSES		**0.784**

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2014 Premium Rate.

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 374: DOORS AND WINDOWS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.427**
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.074
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.005
	SWA - WSPS	0.042
	Other Prevention	0.006
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.167**
B.3 TOTAL OVERHEAD EXPENSES		**0.594**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.580**
B.2 Legislative Obligations		
	WSIAT	0.021
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.101
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.007
	SWA - WSPS	0.058
	Other Prevention	0.008
	WHSC	0.009
	Health Clinics	0.007
	Sub-Total	**0.229**
B.3 TOTAL OVERHEAD EXPENSES		**0.809**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 377: COATING OF METAL PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.521**
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.090
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.005
	SWA - WSPS	0.052
	Other Prevention	0.007
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	**0.205**
B.3 TOTAL OVERHEAD EXPENSES		**0.726**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.365**
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.063
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - WSPS	0.035
	Other Prevention	0.005
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.142**
B.3 TOTAL OVERHEAD EXPENSES		**0.507**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.390**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.067
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - WSPS	0.038
	Other Prevention	0.006
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.152**
B.3 TOTAL OVERHEAD EXPENSES		**0.542**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.395**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.068
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - WSPS	0.038
	Other Prevention	0.006
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.154**
B.3 TOTAL OVERHEAD EXPENSES		**0.549**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 385: MACHINE SHOPS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.446**
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.077
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.005
	SWA - WSPS	0.044
	Other Prevention	0.006
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.175**
B.3 TOTAL OVERHEAD EXPENSES		**0.621**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.468**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.081
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.005
	SWA - WSPS	0.046
	Other Prevention	0.007
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.184**
B.3 TOTAL OVERHEAD EXPENSES		**0.652**

2014 Premium Rates

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 389: METAL CLOSURES AND CONTAINERS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.471**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.082
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.005
	SWA - WSPS	0.046
	Other Prevention	0.007
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.185**
B.3 TOTAL OVERHEAD EXPENSES		**0.656**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS*

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.562**
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.098
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.006
	SWA - WSPS	0.056
	Other Prevention	0.008
	WHSC	0.009
	Health Clinics	0.006
	Sub-Total	**0.222**
B.3 TOTAL OVERHEAD EXPENSES		**0.784**

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2014 Premium Rate.

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 393: WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.473**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.082
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.005
	SWA - WSPS	0.047
	Other Prevention	0.007
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.186**
B.3 TOTAL OVERHEAD EXPENSES		**0.659**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.412**
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.071
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.005
	SWA - WSPS	0.040
	Other Prevention	0.006
	WHSC	0.006
	Health Clinics	0.005
	Sub-Total	**0.161**
B.3 TOTAL OVERHEAD EXPENSES		**0.573**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.321**
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.055
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.004
	SWA - WSPS	0.030
	Other Prevention	0.005
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.125**
B.3 TOTAL OVERHEAD EXPENSES		**0.446**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 406: ELEVATORS AND ESCALATORS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.335**
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.058
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - WSPS	0.032
	Other Prevention	0.005
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.130**
B.3 TOTAL OVERHEAD EXPENSES		**0.465**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 408: BOILERS, PUMPS AND FANS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.351**
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.061
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - WSPS	0.034
	Other Prevention	0.005
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.137**
B.3 TOTAL OVERHEAD EXPENSES		**0.488**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.456**
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.079
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.005
	SWA - WSPS	0.045
	Other Prevention	0.007
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.179**
B.3 TOTAL OVERHEAD EXPENSES		**0.635**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 417: AIRCRAFT MANUFACTURING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.249**
B.2 Legislative Obligations		
	WSIAT	0.009
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.043
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.004
	SWA - WSPS	0.023
	Other Prevention	0.004
	WHSC	0.004
	Health Clinics	0.003
	Sub-Total	**0.096**
B.3 TOTAL OVERHEAD EXPENSES		**0.345**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 419: MOTOR VEHICLE ASSEMBLY*

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.562
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.098
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.006
	SWA - WSPS	0.056
	Other Prevention	0.008
	WHSC	0.009
	Health Clinics	0.006
	Sub-Total	**0.222**
B.3 TOTAL OVERHEAD EXPENSES		**0.784**

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2014 Premium Rate.

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.377**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - WSPS	0.036
	Other Prevention	0.005
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.147**
B.3 TOTAL OVERHEAD EXPENSES		**0.524**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT*

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.562**
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.098
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.006
	SWA - WSPS	0.056
	Other Prevention	0.008
	WHSC	0.009
	Health Clinics	0.006
	Sub-Total	**0.222**
B.3 TOTAL OVERHEAD EXPENSES		**0.784**

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2014 Premium Rate.

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 424: MOTOR VEHICLE STAMPINGS*

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.562**
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.098
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.006
	SWA - WSPS	0.056
	Other Prevention	0.008
	WHSC	0.009
	Health Clinics	0.006
	Sub-Total	**0.222**
B.3 TOTAL OVERHEAD EXPENSES		**0.784**

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2014 Premium Rate

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES*

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.562**
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.098
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.006
	SWA - WSPS	0.056
	Other Prevention	0.008
	WHSC	0.009
	Health Clinics	0.006
	Sub-Total	**0.222**
B.3 TOTAL OVERHEAD EXPENSES		**0.784**

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2014 Premium Rate.

Premium Rates

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.720**
B.2 Legislative Obligations		
	WSIAT	0.026
	Office of Worker Advisor	0.013
	Office of Employer Advisor	0.004
	OHSA	0.125
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.008
	SWA - WSPS	0.073
	Other Prevention	0.010
	WHSC	0.011
	Health Clinics	0.008
	Sub-Total	**0.285**
B.3 TOTAL OVERHEAD EXPENSES		**1.005**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.606
B.2 Legislative Obligations		
	WSIAT	0.022
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.105
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.008
	SWA - WSPS	0.061
	Other Prevention	0.009
	WHSC	0.009
	Health Clinics	0.007
	Sub-Total	**0.239**
B.3 TOTAL OVERHEAD EXPENSES		0.845

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2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 442: RAILROAD ROLLING STOCK

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.342**
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.059
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - WSPS	0.033
	Other Prevention	0.005
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.133**
B.3 TOTAL OVERHEAD EXPENSES		**0.475**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.417**
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.072
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.005
	SWA - WSPS	0.041
	Other Prevention	0.006
	WHSC	0.006
	Health Clinics	0.005
	Sub-Total	**0.163**
B.3 TOTAL OVERHEAD EXPENSES		**0.580**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.370**
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.064
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - WSPS	0.036
	Other Prevention	0.005
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.144**
B.3 TOTAL OVERHEAD EXPENSES		**0.514**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.062
B.2 Legislative Obligations		
	WSIAT	0.002
	Office of Worker Advisor	0.001
	Office of Employer Advisor	0.000
	OHSA	0.010
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.000
	Total Grants	0.000
	SWA - WSPS	0.017
	Other Prevention	0.001
	WHSC	0.001
	Health Clinics	0.001
	Sub-Total	0.035
B.3 TOTAL OVERHEAD EXPENSES		0.097

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2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.290**
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.050
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.004
	SWA - WSPS	0.027
	Other Prevention	0.004
	WHSC	0.004
	Health Clinics	0.003
	Sub-Total	**0.112**
B.3 TOTAL OVERHEAD EXPENSES		**0.402**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.576**
B.2 Legislative Obligations		
	WSIAT	0.021
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.100
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.007
	SWA - WSPS	0.058
	Other Prevention	0.008
	WHSC	0.009
	Health Clinics	0.007
	Sub-Total	**0.227**
B.3 TOTAL OVERHEAD EXPENSES		**0.803**

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2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 496: CONCRETE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.564**
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.098
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.006
	SWA - WSPS	0.056
	Other Prevention	0.008
	WHSC	0.009
	Health Clinics	0.006
	Sub-Total	**0.223**
B.3 TOTAL OVERHEAD EXPENSES		**0.787**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 497: READY-MIX CONCRETE

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.485**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.084
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.005
	SWA - IHSA	0.078
	Other Prevention	0.007
	WHSC	0.007
	Health Clinics	0.006
	Sub-Total	**0.221**
B.3 TOTAL OVERHEAD EXPENSES		**0.706**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.383**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - WSPS	0.037
	Other Prevention	0.005
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.150**
B.3 TOTAL OVERHEAD EXPENSES		**0.533**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 502: GLASS PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.529
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.092
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.005
	SWA - WSPS	0.053
	Other Prevention	0.008
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	0.208
B.3 TOTAL OVERHEAD EXPENSES		0.737

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.267**
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.046
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.004
	SWA - WSPS	0.025
	Other Prevention	0.004
	WHSC	0.004
	Health Clinics	0.003
	Sub-Total	**0.103**
B.3 TOTAL OVERHEAD EXPENSES		**0.370**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.346**
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.060
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - WSPS	0.033
	Other Prevention	0.005
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.135**
B.3 TOTAL OVERHEAD EXPENSES		**0.481**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.175**
B.2 Legislative Obligations		
	WSIAT	0.006
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.030
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.001
	SWA - WSPS	0.021
	Other Prevention	0.002
	WHSC	0.003
	Health Clinics	0.002
	Sub-Total	**0.072**
B.3 TOTAL OVERHEAD EXPENSES		**0.247**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 517: SOAP AND TOILETRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.273**
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.047
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.004
	SWA - WSPS	0.025
	Other Prevention	0.004
	WHSC	0.004
	Health Clinics	0.003
	Sub-Total	**0.105**
B.3 TOTAL OVERHEAD EXPENSES		**0.378**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 524: CHEMICAL INDUSTRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.289**
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.050
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.004
	SWA - WSPS	0.027
	Other Prevention	0.004
	WHSC	0.004
	Health Clinics	0.003
	Sub-Total	**0.111**
B.3 TOTAL OVERHEAD EXPENSES		**0.400**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 529: JEWELRY AND INSTRUMENTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.165**
B.2 Legislative Obligations		
	WSIAT	0.006
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.028
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.001
	SWA - WSPS	0.020
	Other Prevention	0.002
	WHSC	0.003
	Health Clinics	0.002
	Sub-Total	**0.069**
B.3 TOTAL OVERHEAD EXPENSES		**0.234**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 533: SIGNS AND DISPLAYS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.383**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - WSPS	0.037
	Other Prevention	0.005
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.149**
B.3 TOTAL OVERHEAD EXPENSES		**0.532**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 538: SPORTING GOODS AND TOYS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.414**
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.072
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.005
	SWA - WSPS	0.040
	Other Prevention	0.006
	WHSC	0.006
	Health Clinics	0.005
	Sub-Total	**0.162**
B.3 TOTAL OVERHEAD EXPENSES		**0.576**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.297**
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.051
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.004
	SWA - WSPS	0.028
	Other Prevention	0.004
	WHSC	0.005
	Health Clinics	0.003
	Sub-Total	**0.115**
B.3 TOTAL OVERHEAD EXPENSES		**0.412**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS D: MANUFACTURING

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.371
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.064
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA	0.043
	Other Prevention	0.005
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.152**
B.3 TOTAL OVERHEAD EXPENSES		**0.523**

2014 PREMIUM RATE COMPONENTS

RATE GROUP 207: MEAT AND FISH PRODUCTS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.667	1.667	36%	1.913	1.913	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.443			0.435		
2. Legislative Obligations	0.174			0.188		
3. TOTAL OVERHEAD EXPENSES	0.617	0.617	13%	0.623	0.623	13%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.376	2.376	51%	2.124	2.124	46%
D. TOTAL PREMIUM RATE (A+B+C)		**4.66**	100%		**4.66**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 210: POULTRY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.159	1.159	33%	1.408	1.408	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.363			0.365		
2. Legislative Obligations	0.142			0.157		
3. TOTAL OVERHEAD EXPENSES	0.505	0.505	14%	0.522	0.522	15%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.836	1.836	52%	1.570	1.570	45%
D. TOTAL PREMIUM RATE (A+B+C)		3.50	100%		3.50	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.195	1.195	45%	1.099	1.099	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.368			0.323		
2. Legislative Obligations	0.144			0.139		
3. TOTAL OVERHEAD EXPENSES	0.512	0.512	19%	0.462	0.462	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.973	0.973	36%	1.119	1.119	42%
D. TOTAL PREMIUM RATE (A+B+C)		**2.68**	100%		**2.68**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 216: DAIRY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.936	0.936	41%	0.887	0.887	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.327			0.294		
2. Legislative Obligations	0.127			0.126		
3. TOTAL OVERHEAD EXPENSES	0.454	0.454	20%	0.420	0.420	19%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.870	0.870	38%	0.953	0.953	42%
D. TOTAL PREMIUM RATE (A+B+C)		**2.26**	100%		**2.26**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 220: OTHER BAKERY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.301	1.301	33%	1.626	1.626	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.386			0.395		
2. Legislative Obligations	0.151			0.170		
3. TOTAL OVERHEAD EXPENSES	0.537	0.537	13%	0.565	0.565	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.162	2.162	54%	1.809	1.809	45%
D. TOTAL PREMIUM RATE (A+B+C)		4.00	100%		4.00	100%

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2014 PREMIUM RATE COMPONENTS

RATE GROUP 222: CONFECTIONERY

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.833	0.833	46%	0.671	0.671	37%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.311			0.264		
2. Legislative Obligations	0.120			0.113		
3. TOTAL OVERHEAD EXPENSES	0.431	0.431	24%	0.377	0.377	21%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.536	0.536	30%	0.752	0.752	42%
D. TOTAL PREMIUM RATE (A+B+C)		**1.80**	100%		**1.80**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 223: BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.983	0.983	35%	1.101	1.101	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.335			0.323		
2. Legislative Obligations	0.130			0.139		
3. TOTAL OVERHEAD EXPENSES	0.465	0.465	17%	0.462	0.462	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.342	1.342	48%	1.227	1.227	44%
D. TOTAL PREMIUM RATE (A+B+C)		2.79	100%		2.79	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 226: CRUSHED AND GROUND FOODS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.787	0.787	47%	0.667	0.667	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.304			0.264		
2. Legislative Obligations	0.118			0.113		
3. TOTAL OVERHEAD EXPENSES	0.422	0.422	25%	0.377	0.377	22%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.481	0.481	28%	0.646	0.646	38%
D. TOTAL PREMIUM RATE (A+B+C)		**1.69**	100%		**1.69**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 230: ALCOHOLIC BEVERAGES

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.621	0.621	40%	0.565	0.565	36%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.278			0.250		
2. Legislative Obligations	0.107			0.107		
3. TOTAL OVERHEAD EXPENSES	0.385	0.385	25%	0.357	0.357	23%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.544	0.544	35%	0.628	0.628	41%
D. TOTAL PREMIUM RATE (A+B+C)		**1.55**	100%		**1.55**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 231: SOFT DRINKS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.248	1.248	35%	1.444	1.444	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.377			0.370		
2. Legislative Obligations	0.147			0.160		
3. TOTAL OVERHEAD EXPENSES	0.524	0.524	15%	0.530	0.530	15%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.808	1.808	51%	1.606	1.606	45%
D. TOTAL PREMIUM RATE (A+B+C)		3.58	100%		3.58	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 238: OTHER RUBBER PRODUCTS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.926	2.926	71%	2.393	2.393	58%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.638			0.499		
2. Legislative Obligations	0.253			0.216		
3. TOTAL OVERHEAD EXPENSES	0.891	0.891	22%	0.715	0.715	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.313	0.313	8%	1.022	1.022	25%
D. TOTAL PREMIUM RATE (A+B+C)		**4.13**	100%		**4.13**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.016	2.016	69%	1.655	1.655	57%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.496			0.398		
2. Legislative Obligations	0.195			0.172		
3. TOTAL OVERHEAD EXPENSES	0.691	0.691	24%	0.570	0.570	20%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.213	0.213	7%	0.695	0.695	24%
D. TOTAL PREMIUM RATE (A+B+C)		2.92	100%		2.92	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 261: PLASTIC FILM AND SHEETING

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.068	1.068	43%	1.118	1.118	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.348			0.325		
2. Legislative Obligations	0.135			0.140		
3. TOTAL OVERHEAD EXPENSES	0.483	0.483	20%	0.465	0.465	19%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.909	0.909	37%	0.877	0.877	36%
D. TOTAL PREMIUM RATE (A+B+C)		**2.46**	100%		**2.46**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 263: OTHER PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.642	1.642	51%	1.314	1.314	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.438			0.352		
2. Legislative Obligations	0.172			0.152		
3. TOTAL OVERHEAD EXPENSES	0.610	0.610	19%	0.504	0.504	16%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.978	0.978	30%	1.412	1.412	44%
D. TOTAL PREMIUM RATE (A+B+C)		3.23	100%		3.23	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.887	1.887	51%	1.510	1.510	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.476			0.379		
2. Legislative Obligations	0.187			0.163		
3. TOTAL OVERHEAD EXPENSES	0.663	0.663	18%	0.542	0.542	15%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.160	1.160	31%	1.658	1.658	45%
D. TOTAL PREMIUM RATE (A+B+C)		**3.71**	100%		**3.71**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 301: CLOTHING, FIBRE AND YARN

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.288	1.288	53%	1.187	1.187	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.382			0.335		
2. Legislative Obligations	0.149			0.144		
3. TOTAL OVERHEAD EXPENSES	0.531	0.531	22%	0.479	0.479	20%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.611	0.611	25%	0.764	0.764	31%
D. TOTAL PREMIUM RATE (A+B+C)		2.43	100%		2.43	100%

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2014 PREMIUM RATE COMPONENTS

RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.315	2.315	42%	2.304	2.304	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.545			0.488		
2. Legislative Obligations	0.215			0.211		
3. TOTAL OVERHEAD EXPENSES	0.760	0.760	14%	0.699	0.699	13%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.495	2.495	45%	2.567	2.567	46%
D. TOTAL PREMIUM RATE (A+B+C)		5.57	100%		5.57	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 311: WOODEN CABINETS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.101	2.101	51%	1.693	1.693	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.510			0.404		
2. Legislative Obligations	0.201			0.174		
3. TOTAL OVERHEAD EXPENSES	0.711	0.711	17%	0.578	0.578	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.348	1.348	32%	1.889	1.889	45%
D. TOTAL PREMIUM RATE (A+B+C)		**4.16**	100%		**4.16**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 312: WOODEN BOXES AND PALLETS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	4.337	4.337	61%	3.470	3.470	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.860			0.647		
2. Legislative Obligations	0.342			0.280		
3. TOTAL OVERHEAD EXPENSES	1.202	1.202	17%	0.927	0.927	13%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.601	1.601	22%	2.743	2.743	38%
D. TOTAL PREMIUM RATE (A+B+C)		7.14	100%		7.14	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 322: UPHOLSTERED FURNITURE

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.456	2.456	74%	1.965	1.965	59%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.565			0.441		
2. Legislative Obligations	0.223			0.190		
3. TOTAL OVERHEAD EXPENSES	0.788	0.788	24%	0.631	0.631	19%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.096	0.096	3%	0.744	0.744	22%
D. TOTAL PREMIUM RATE (A+B+C)		3.34	100%		3.34	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 323: METAL FURNITURE

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.896	0.896	38%	0.932	0.932	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.321			0.300		
2. Legislative Obligations	0.125			0.129		
3. TOTAL OVERHEAD EXPENSES	0.446	0.446	19%	0.429	0.429	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.988	0.988	42%	0.969	0.969	42%
D. TOTAL PREMIUM RATE (A+B+C)		**2.33**	100%		**2.33**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.024	2.024	47%	1.755	1.755	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.498			0.413		
2. Legislative Obligations	0.196			0.178		
3. TOTAL OVERHEAD EXPENSES	0.694	0.694	16%	0.591	0.591	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.582	1.582	37%	1.954	1.954	45%
D. TOTAL PREMIUM RATE (A+B+C)		**4.30**	100%		**4.30**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 328: FURNITURE PARTS AND FIXTURES

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.247	2.247	54%	1.798	1.798	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.533			0.419		
2. Legislative Obligations	0.210			0.181		
3. TOTAL OVERHEAD EXPENSES	0.743	0.743	18%	0.600	0.600	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.180	1.180	28%	1.772	1.772	42%
D. TOTAL PREMIUM RATE (A+B+C)		**4.17**	100%		**4.17**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.756	0.756	43%	0.699	0.699	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.299			0.268		
2. Legislative Obligations	0.175			0.115		
3. TOTAL OVERHEAD EXPENSES	0.474	0.474	27%	0.383	0.383	22%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.520	0.520	30%	0.668	0.668	38%
D. TOTAL PREMIUM RATE (A+B+C)		**1.75**	100%		**1.75**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 335: PUBLISHING

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.243	0.243	43%	0.195	0.195	35%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.132			0.094		
2. Legislative Obligations	0.058			0.055		
3. TOTAL OVERHEAD EXPENSES	0.190	0.190	34%	0.149	0.149	27%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.127	0.127	23%	0.216	0.216	39%
D. TOTAL PREMIUM RATE (A+B+C)		0.56	100%		0.56	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 338: FOLDING CARTONS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.814	0.814	31%	1.005	1.005	38%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.309			0.310		
2. Legislative Obligations	0.181			0.133		
3. TOTAL OVERHEAD EXPENSES	0.490	0.490	18%	0.443	0.443	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.346	1.346	51%	1.202	1.202	45%
D. TOTAL PREMIUM RATE (A+B+C)		**2.65**	100%		**2.65**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 341: PAPER PRODUCTS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.610	1.610	51%	1.291	1.291	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.433			0.349		
2. Legislative Obligations	0.244			0.150		
3. TOTAL OVERHEAD EXPENSES	0.677	0.677	21%	0.499	0.499	16%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.893	0.893	28%	1.390	1.390	44%
D. TOTAL PREMIUM RATE (A+B+C)		**3.18**	100%		**3.18**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.333	1.333	51%	1.067	1.067	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.389			0.318		
2. Legislative Obligations	0.222			0.137		
3. TOTAL OVERHEAD EXPENSES	0.611	0.611	23%	0.455	0.455	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.676	0.676	26%	1.098	1.098	42%
D. TOTAL PREMIUM RATE (A+B+C)		2.62	100%		2.62	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 358: FOUNDRIES

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.418	2.418	56%	1.935	1.935	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.559			0.437		
2. Legislative Obligations	0.221			0.189		
3. TOTAL OVERHEAD EXPENSES	0.780	0.780	18%	0.626	0.626	15%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.092	1.092	25%	1.729	1.729	40%
D. TOTAL PREMIUM RATE (A+B+C)		**4.29**	100%		**4.29**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 361: NON-FERROUS METAL INDUSTRIES*

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.439	2.439	68%	2.128	2.128	59%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.562			0.463		
2. Legislative Obligations	0.222			0.200		
3. TOTAL OVERHEAD EXPENSES	0.784	0.784	22%	0.663	0.663	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.367	0.367	10%	0.798	0.798	22%
D. TOTAL PREMIUM RATE (A+B+C)		3.59	100%		3.59	100%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2014 premium rate.

2014 PREMIUM RATE COMPONENTS

RATE GROUP 374: DOORS AND WINDOWS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.569	1.569	44%	1.434	1.434	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.427			0.369		
2. Legislative Obligations	0.167			0.159		
3. TOTAL OVERHEAD EXPENSES	0.594	0.594	17%	0.528	0.528	15%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.397	1.397	39%	1.598	1.598	45%
D. TOTAL PREMIUM RATE (A+B+C)		**3.56**	100%		**3.56**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.547	2.547	54%	2.038	2.038	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.580			0.451		
2. Legislative Obligations	0.229			0.195		
3. TOTAL OVERHEAD EXPENSES	0.809	0.809	17%	0.646	0.646	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.354	1.354	29%	2.026	2.026	43%
D. TOTAL PREMIUM RATE (A+B+C)		**4.71**	100%		**4.71**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 377: COATING OF METAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.173	2.173	52%	1.739	1.739	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.521			0.411		
2. Legislative Obligations	0.205			0.177		
3. TOTAL OVERHEAD EXPENSES	0.726	0.726	17%	0.588	0.588	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.291	1.291	31%	1.863	1.863	44%
D. TOTAL PREMIUM RATE (A+B+C)		**4.19**	100%		**4.19**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.175	1.175	43%	1.078	1.078	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.365			0.320		
2. Legislative Obligations	0.142			0.138		
3. TOTAL OVERHEAD EXPENSES	0.507	0.507	19%	0.458	0.458	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.058	1.058	39%	1.204	1.204	44%
D. TOTAL PREMIUM RATE (A+B+C)		**2.74**	100%		**2.74**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.337	1.337	60%	1.070	1.070	48%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.390			0.319		
2. Legislative Obligations	0.152			0.137		
3. TOTAL OVERHEAD EXPENSES	0.542	0.542	24%	0.456	0.456	21%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.341	0.341	15%	0.694	0.694	31%
D. TOTAL PREMIUM RATE (A+B+C)		2.22	100%		2.22	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.370	1.370	49%	1.096	1.096	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.395			0.322		
2. Legislative Obligations	0.154			0.139		
3. TOTAL OVERHEAD EXPENSES	0.549	0.549	20%	0.461	0.461	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.861	0.861	31%	1.223	1.223	44%
D. TOTAL PREMIUM RATE (A+B+C)		2.78	100%		2.78	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 385: MACHINE SHOPS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.698	1.698	65%	1.359	1.359	52%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.446			0.358		
2. Legislative Obligations	0.175			0.154		
3. TOTAL OVERHEAD EXPENSES	0.621	0.621	24%	0.512	0.512	20%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.291	0.291	11%	0.739	0.739	28%
D. TOTAL PREMIUM RATE (A+B+C)		**2.61**	100%		**2.61**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.832	1.832	50%	1.502	1.502	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.468			0.378		
2. Legislative Obligations	0.184			0.163		
3. TOTAL OVERHEAD EXPENSES	0.652	0.652	18%	0.541	0.541	15%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.196	1.196	33%	1.637	1.637	44%
D. TOTAL PREMIUM RATE (A+B+C)		**3.68**	100%		**3.68**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 389: METAL CLOSURES AND CONTAINERS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.858	1.858	72%	1.487	1.487	57%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.471			0.375		
2. Legislative Obligations	0.185			0.162		
3. TOTAL OVERHEAD EXPENSES	0.656	0.656	25%	0.537	0.537	21%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.076	0.076	3%	0.566	0.566	22%
D. TOTAL PREMIUM RATE (A+B+C)		**2.59**	100%		**2.59**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS*

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.439	2.439	68%	2.128	2.128	59%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.562			0.463		
2. Legislative Obligations	0.222			0.200		
3. TOTAL OVERHEAD EXPENSES	0.784	0.784	22%	0.663	0.663	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.367	0.367	10%	0.798	0.798	22%
D. TOTAL PREMIUM RATE (A+B+C)		**3.59**	100%		**3.59**	100%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2014 premium rate.

2014 PREMIUM RATE COMPONENTS

RATE GROUP 393: WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.870	1.870	55%	1.496	1.496	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.473			0.377		
2. Legislative Obligations	0.186			0.163		
3. TOTAL OVERHEAD EXPENSES	0.659	0.659	20%	0.540	0.540	16%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.841	0.841	25%	1.334	1.334	40%
D. TOTAL PREMIUM RATE (A+B+C)		3.37	100%		3.37	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.479	1.479	64%	1.239	1.239	53%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.412			0.342		
2. Legislative Obligations	0.161			0.147		
3. TOTAL OVERHEAD EXPENSES	0.573	0.573	25%	0.489	0.489	21%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.268	0.268	12%	0.592	0.592	26%
D. TOTAL PREMIUM RATE (A+B+C)		**2.32**	100%		**2.32**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.898	0.898	52%	0.771	0.771	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.321			0.278		
2. Legislative Obligations	0.125			0.119		
3. TOTAL OVERHEAD EXPENSES	0.446	0.446	26%	0.397	0.397	23%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.396	0.396	23%	0.572	0.572	33%
D. TOTAL PREMIUM RATE (A+B+C)		**1.74**	100%		**1.74**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 406: ELEVATORS AND ESCALATORS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.985	0.985	36%	1.062	1.062	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.335			0.318		
2. Legislative Obligations	0.130			0.137		
3. TOTAL OVERHEAD EXPENSES	0.465	0.465	17%	0.455	0.455	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.250	1.250	46%	1.183	1.183	44%
D. TOTAL PREMIUM RATE (A+B+C)		**2.70**	100%		**2.70**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 408: BOILERS, PUMPS AND FANS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.087	1.087	44%	0.955	0.955	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.351			0.303		
2. Legislative Obligations	0.137			0.130		
3. TOTAL OVERHEAD EXPENSES	0.488	0.488	20%	0.433	0.433	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.885	0.885	36%	1.072	1.072	44%
D. TOTAL PREMIUM RATE (A+B+C)		**2.46**	100%		**2.46**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.758	1.758	61%	1.407	1.407	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.456			0.365		
2. Legislative Obligations	0.179			0.157		
3. TOTAL OVERHEAD EXPENSES	0.635	0.635	22%	0.522	0.522	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.497	0.497	17%	0.961	0.961	33%
D. TOTAL PREMIUM RATE (A+B+C)		**2.89**	100%		**2.89**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 417: AIRCRAFT MANUFACTURING

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.459	0.459	29%	0.569	0.569	36%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.249			0.250		
2. Legislative Obligations	0.096			0.107		
3. TOTAL OVERHEAD EXPENSES	0.345	0.345	22%	0.357	0.357	23%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.756	0.756	48%	0.634	0.634	41%
D. TOTAL PREMIUM RATE (A+B+C)		1.56	100%		1.56	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 419: MOTOR VEHICLE ASSEMBLY*

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.439	2.439	68%	2.128	2.128	59%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.562			0.463		
2. Legislative Obligations	0.222			0.200		
3. TOTAL OVERHEAD EXPENSES	0.784	0.784	22%	0.663	0.663	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.367	0.367	10%	0.798	0.798	22%
D. TOTAL PREMIUM RATE (A+B+C)		**3.59**	100%		**3.59**	100%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2014 premium rate.

2014 PREMIUM RATE COMPONENTS

RATE GROUP 420: MOTOR VEHICLE ENGINE MANUFACTURING

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.256	1.256	66%	1.048	1.048	55%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.377			0.315		
2. Legislative Obligations	0.147			0.136		
3. TOTAL OVERHEAD EXPENSES	0.524	0.524	28%	0.451	0.451	24%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.110	0.110	6%	0.391	0.391	21%
D. TOTAL PREMIUM RATE (A+B+C)		**1.89**	100%		**1.89**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT*

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.439	2.439	68%	2.128	2.128	59%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.562			0.463		
2. Legislative Obligations	0.222			0.200		
3. TOTAL OVERHEAD EXPENSES	0.784	0.784	22%	0.663	0.663	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.367	0.367	10%	0.798	0.798	22%
D. TOTAL PREMIUM RATE (A+B+C)		3.59	100%		3.59	100%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2014 premium rate.

2014 PREMIUM RATE COMPONENTS

RATE GROUP 424: MOTOR VEHICLE STAMPINGS*

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.439	2.439	68%	2.128	2.128	59%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.562			0.463		
2. Legislative Obligations	0.222			0.200		
3. TOTAL OVERHEAD EXPENSES	0.784	0.784	22%	0.663	0.663	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.367	0.367	10%	0.798	0.798	22%
D. TOTAL PREMIUM RATE (A+B+C)		**3.59**	100%		**3.59**	100%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2014 premium rate.

2014 PREMIUM RATE COMPONENTS

RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES*

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.439	2.439	68%	2.128	2.128	59%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.562			0.463		
2. Legislative Obligations	0.222			0.200		
3. TOTAL OVERHEAD EXPENSES	0.784	0.784	22%	0.663	0.663	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.367	0.367	10%	0.798	0.798	22%
D. TOTAL PREMIUM RATE (A+B+C)		3.59	100%		3.59	100%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2014 premium rate.

2014 PREMIUM RATE COMPONENTS

RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	3.446	3.446	75%	2.757	2.757	60%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.720			0.549		
2. Legislative Obligations	0.285			0.237		
3. TOTAL OVERHEAD EXPENSES	1.005	1.005	22%	0.786	0.786	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.129	0.129	3%	1.037	1.037	23%
D. TOTAL PREMIUM RATE (A+B+C)		**4.58**	100%		**4.58**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.715	2.715	62%	2.198	2.198	50%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.606			0.473		
2. Legislative Obligations	0.239			0.204		
3. TOTAL OVERHEAD EXPENSES	0.845	0.845	19%	0.677	0.677	15%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.830	0.830	19%	1.515	1.515	35%
D. TOTAL PREMIUM RATE (A+B+C)		**4.39**	100%		**4.39**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 442: RAILROAD ROLLING STOCK

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.026	1.026	37%	1.141	1.141	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.342			0.329		
2. Legislative Obligations	0.133			0.141		
3. TOTAL OVERHEAD EXPENSES	0.475	0.475	17%	0.470	0.470	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.239	1.239	45%	1.129	1.129	41%
D. TOTAL PREMIUM RATE (A+B+C)		2.74	100%		2.74	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.514	1.514	57%	1.381	1.381	52%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.417			0.361		
2. Legislative Obligations	0.163			0.156		
3. TOTAL OVERHEAD EXPENSES	0.580	0.580	22%	0.517	0.517	20%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.556	0.556	21%	0.752	0.752	28%
D. TOTAL PREMIUM RATE (A+B+C)		**2.65**	100%		**2.65**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.207	1.207	49%	0.966	0.966	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.370			0.305		
2. Legislative Obligations	0.144			0.131		
3. TOTAL OVERHEAD EXPENSES	0.514	0.514	21%	0.436	0.436	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.729	0.729	30%	1.048	1.048	43%
D. TOTAL PREMIUM RATE (A+B+C)		2.45	100%		2.45	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.114	0.114	29%	0.136	0.136	35%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.062			0.066		
2. Legislative Obligations	0.035			0.046		
3. TOTAL OVERHEAD EXPENSES	0.097	0.097	25%	0.112	0.112	29%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.179	0.179	46%	0.142	0.142	36%
D. TOTAL PREMIUM RATE (A+B+C)		**0.39**	100%		**0.39**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.703	0.703	45%	0.563	0.563	36%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.290			0.249		
2. Legislative Obligations	0.112			0.107		
3. TOTAL OVERHEAD EXPENSES	0.402	0.402	26%	0.356	0.356	23%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.445	0.445	29%	0.631	0.631	41%
D. TOTAL PREMIUM RATE (A+B+C)		**1.55**	100%		**1.55**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.521	2.521	56%	2.017	2.017	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.576			0.449		
2. Legislative Obligations	0.227			0.194		
3. TOTAL OVERHEAD EXPENSES	0.803	0.803	18%	0.643	0.643	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.216	1.216	27%	1.880	1.880	41%
D. TOTAL PREMIUM RATE (A+B+C)		**4.54**	100%		**4.54**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 496: CONCRETE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.442	2.442	45%	2.240	2.240	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.564			0.479		
2. Legislative Obligations	0.223			0.207		
3. TOTAL OVERHEAD EXPENSES	0.787	0.787	15%	0.686	0.686	13%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.191	2.191	40%	2.494	2.494	46%
D. TOTAL PREMIUM RATE (A+B+C)		5.42	100%		5.42	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 497: READY-MIX CONCRETE

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.943	1.943	49%	1.580	1.580	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.485			0.389		
2. Legislative Obligations	0.221			0.168		
3. TOTAL OVERHEAD EXPENSES	0.706	0.706	18%	0.557	0.557	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.281	1.281	33%	1.793	1.793	46%
D. TOTAL PREMIUM RATE (A+B+C)		**3.93**	100%		**3.93**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.292	1.292	43%	1.192	1.192	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.383			0.336		
2. Legislative Obligations	0.150			0.144		
3. TOTAL OVERHEAD EXPENSES	0.533	0.533	18%	0.480	0.480	16%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.175	1.175	39%	1.328	1.328	44%
D. TOTAL PREMIUM RATE (A+B+C)		**3.00**	100%		**3.00**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 502: GLASS PRODUCTS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.227	2.227	73%	1.782	1.782	58%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.529			0.416		
2. Legislative Obligations	0.208			0.179		
3. TOTAL OVERHEAD EXPENSES	0.737	0.737	24%	0.595	0.595	20%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.086	0.086	3%	0.673	0.673	22%
D. TOTAL PREMIUM RATE (A+B+C)		**3.05**	100%		**3.05**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.555	0.555	47%	0.598	0.598	51%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.267			0.254		
2. Legislative Obligations	0.103			0.109		
3. TOTAL OVERHEAD EXPENSES	0.370	0.370	32%	0.363	0.363	31%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.245	0.245	21%	0.209	0.209	18%
D. TOTAL PREMIUM RATE (A+B+C)		**1.17**	100%		**1.17**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.061	1.061	61%	0.849	0.849	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.346			0.288		
2. Legislative Obligations	0.135			0.124		
3. TOTAL OVERHEAD EXPENSES	0.481	0.481	27%	0.412	0.412	24%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.208	0.208	12%	0.489	0.489	28%
D. TOTAL PREMIUM RATE (A+B+C)		1.75	100%		1.75	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.323	0.323	34%	0.361	0.361	38%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.175			0.174		
2. Legislative Obligations	0.072			0.081		
3. TOTAL OVERHEAD EXPENSES	0.247	0.247	26%	0.255	0.255	27%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.390	0.390	41%	0.344	0.344	36%
D. TOTAL PREMIUM RATE (A+B+C)		**0.96**	100%		**0.96**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 517: SOAP AND TOILETRIES

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.587	0.587	35%	0.640	0.640	38%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.273			0.260		
2. Legislative Obligations	0.105			0.111		
3. TOTAL OVERHEAD EXPENSES	0.378	0.378	23%	0.371	0.371	22%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.715	0.715	43%	0.669	0.669	40%
D. TOTAL PREMIUM RATE (A+B+C)		**1.68**	100%		**1.68**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 524: CHEMICAL INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.689	0.689	35%	0.743	0.743	38%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.289			0.274		
2. Legislative Obligations	0.111			0.118		
3. TOTAL OVERHEAD EXPENSES	0.400	0.400	20%	0.392	0.392	20%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.871	0.871	44%	0.825	0.825	42%
D. TOTAL PREMIUM RATE (A+B+C)		**1.96**	100%		**1.96**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 529: JEWELRY AND INSTRUMENTS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.304	0.304	30%	0.353	0.353	35%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.165			0.170		
2. Legislative Obligations	0.069			0.080		
3. TOTAL OVERHEAD EXPENSES	0.234	0.234	23%	0.250	0.250	25%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.482	0.482	47%	0.417	0.417	41%
D. TOTAL PREMIUM RATE (A+B+C)		**1.02**	100%		**1.02**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 533: SIGNS AND DISPLAYS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.287	1.287	40%	1.274	1.274	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.383			0.347		
2. Legislative Obligations	0.149			0.149		
3. TOTAL OVERHEAD EXPENSES	0.532	0.532	17%	0.496	0.496	16%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.371	1.371	43%	1.420	1.420	45%
D. TOTAL PREMIUM RATE (A+B+C)		**3.19**	100%		**3.19**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 538: SPORTING GOODS AND TOYS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.479	1.479	35%	1.745	1.745	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.414			0.411		
2. Legislative Obligations	0.162			0.178		
3. TOTAL OVERHEAD EXPENSES	0.576	0.576	13%	0.589	0.589	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.225	2.225	52%	1.946	1.946	45%
D. TOTAL PREMIUM RATE (A+B+C)		**4.28**	100%		**4.28**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

(CLASS D: MANUFACTURING)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.742	0.742	35%	0.812	0.812	38%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.297			0.284		
2. Legislative Obligations	0.115			0.122		
3. TOTAL OVERHEAD EXPENSES	0.412	0.412	19%	0.406	0.406	19%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.976	0.976	46%	0.912	0.912	43%
D. TOTAL PREMIUM RATE (A+B+C)		**2.13**	100%		**2.13**	100%

2014 PREMIUM RATE COMPONENTS

CLASS D: MANUFACTURING

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.329	1.329	52%	1.183	1.183	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.371			0.317		
2. Legislative Obligations	0.152			0.139		
3. TOTAL OVERHEAD EXPENSES	0.523	0.523	21%	0.456	0.456	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.694	0.694	27%	0.906	0.906	36%
D. TOTAL PREMIUM RATE (A+B+C)		2.55	100%		2.55	100%

2014 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2014 Premium Rate ($)
207	MEAT AND FISH PRODUCTS	1.667	0.617	2.376	4.66
210	POULTRY PRODUCTS	1.159	0.505	1.836	3.50
214	FRUIT AND VEGETABLE PRODUCTS	1.195	0.512	0.973	2.68
216	DAIRY PRODUCTS	0.936	0.454	0.870	2.26
220	OTHER BAKERY PRODUCTS	1.301	0.537	2.162	4.00
222	CONFECTIONERY	0.833	0.431	0.536	1.80
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	0.983	0.465	1.342	2.79
226	CRUSHED AND GROUND FOODS	0.787	0.422	0.481	1.69
230	ALCOHOLIC BEVERAGES	0.621	0.385	0.544	1.55
231	SOFT DRINKS	1.248	0.524	1.808	3.58
238	OTHER RUBBER PRODUCTS	2.926	0.891	0.313	4.13
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	2.016	0.691	0.213	2.92
261	PLASTIC FILM AND SHEETING	1.068	0.483	0.909	2.46
263	OTHER PLASTIC PRODUCTS	1.642	0.610	0.978	3.23
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	1.887	0.663	1.160	3.71
301	CLOTHING, FIBRE AND YARN	1.288	0.531	0.611	2.43
308	MILLWORK AND OTHER WOOD INDUSTRIES	2.315	0.760	2.495	5.57
311	WOODEN CABINETS	2.101	0.711	1.348	4.16
312	WOODEN BOXES AND PALLETS	4.337	1.202	1.601	7.14

2014 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2014 Premium Rate ($)
322	UPHOLSTERED FURNITURE	2.456	0.788	0.096	3.34
323	METAL FURNITURE	0.896	0.446	0.988	2.33
325	WOODEN AND OTHER NON-METAL FURNITURE	2.024	0.694	1.582	4.30
328	FURNITURE PARTS AND FIXTURES	2.247	0.743	1.180	4.17
333	PRINTING, PLATEMAKING AND BINDING	0.756	0.474	0.520	1.75
335	PUBLISHING	0.243	0.190	0.127	0.56
338	FOLDING CARTONS	0.814	0.490	1.346	2.65
341	PAPER PRODUCTS	1.610	0.677	0.893	3.18
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	1.333	0.611	0.676	2.62
358	FOUNDRIES	2.418	0.780	1.092	4.29
361	NON-FERROUS METAL INDUSTRIES	2.439	0.784	0.367	3.59
374	DOORS AND WINDOWS	1.569	0.594	1.397	3.56
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	2.547	0.809	1.354	4.71
377	COATING OF METAL PRODUCTS	2.173	0.726	1.291	4.19
379	HARDWARE, TOOLS AND CUTLERY	1.175	0.507	1.058	2.74
382	METAL DIES, MOULDS AND PATTERNS	1.337	0.542	0.341	2.22
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	1.370	0.549	0.861	2.78
385	MACHINE SHOPS	1.698	0.621	0.291	2.61
387	OTHER METAL FABRICATING INDUSTRIES	1.832	0.652	1.196	3.68

2014 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2014 Premium Rate ($)
389	METAL CLOSURES AND CONTAINERS	1.858	0.656	0.076	2.59
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	2.439	0.784	0.367	3.59
393	WIRE PRODUCTS	1.870	0.659	0.841	3.37
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	1.479	0.573	0.268	2.32
403	OTHER MACHINERY AND EQUIPMENT	0.898	0.446	0.396	1.74
406	ELEVATORS AND ESCALATORS	0.985	0.465	1.250	2.70
408	BOILERS, PUMPS AND FANS	1.087	0.488	0.885	2.46
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	1.758	0.635	0.497	2.89
417	AIRCRAFT MANUFACTURING	0.459	0.345	0.756	1.56
419	MOTOR VEHICLE ASSEMBLY	2.439	0.784	0.367	3.59
420	MOTOR VEHICLE ENGINE MANUFACTURING	1.256	0.524	0.110	1.89
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	2.439	0.784	0.367	3.59
424	MOTOR VEHICLE STAMPINGS	2.439	0.784	0.367	3.59
425	MOTOR VEHICLE WHEELS AND BRAKES	2.439	0.784	0.367	3.59
428	MOTOR VEHICLE FABRIC ACCESSORIES	3.446	1.005	0.129	4.58
432	TRUCKS, BUSES AND TRAILERS	2.715	0.845	0.830	4.39
442	RAILROAD ROLLING STOCK	1.026	0.475	1.239	2.74
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	1.514	0.580	0.556	2.65
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	1.207	0.514	0.729	2.45

2014 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2014 Premium Rate ($)
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	0.114	0.097	0.179	0.39
477	INDUSTRIAL ELECTRICAL EQUIPMENT	0.703	0.402	0.445	1.55
485	BRICKS, CERAMICS AND ABRASIVES	2.521	0.803	1.216	4.54
496	CONCRETE PRODUCTS	2.442	0.787	2.191	5.42
497	READY-MIX CONCRETE	1.943	0.706	1.281	3.93
501	NON-METALLIC MINERAL PRODUCTS	1.292	0.533	1.175	3.00
502	GLASS PRODUCTS	2.227	0.737	0.086	3.05
507	PETROLEUM AND COAL PRODUCTS	0.555	0.370	0.245	1.17
512	RESINS, PAINT, INK AND ADHESIVES	1.061	0.481	0.208	1.75
514	PHARMACEUTICALS AND MEDICINES	0.323	0.247	0.390	0.96
517	SOAP AND TOILETRIES	0.587	0.378	0.715	1.68
524	CHEMICAL INDUSTRIES	0.689	0.400	0.871	1.96
529	JEWELRY AND INSTRUMENTS	0.304	0.234	0.482	1.02
533	SIGNS AND DISPLAYS	1.287	0.532	1.371	3.19
538	SPORTING GOODS AND TOYS	1.479	0.576	2.225	4.28
542	OTHER MANUFACTURED PRODUCTS	0.742	0.412	0.976	2.13
CLASS D	**MANUFACTURING**	**1.329**	**0.523**	**0.694**	**2.55**

WSIB 2014

Premium Rates MANUAL

SECTION 6E

Class E – Transportation and Storage

WSIB CSPAAT ONTARIO

Workplace Safety
& Insurance Board

Commission de la sécurité
professionnelle et de l'assurance
contre les accidents du travail

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 551: AIR TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$381,485,705	$71,800	$38,561	9,893	404	4.08%
2008	$428,846,316	$73,300	$39,061	10,979	388	3.53%
2009	$430,949,404	$74,600	$37,183	11,590	342	2.95%
2010	$455,666,169	$77,600	$40,500	11,251	277	2.46%
2011	$466,028,910	$79,600	$39,982	11,656	325	2.79%
2012	$503,533,933	$81,700	$38,591	13,048	348	2.67%
2013	$534,277,939	$83,200	$40,021	13,350	355	2.66%
2014	$559,182,774	$84,100	$41,268	13,550	360	2.66%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 553: AIR TRANSPORT SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$349,585,499	$71,800	$30,137	11,600	633	5.46%
2008	$370,421,495	$73,300	$33,819	10,953	572	5.22%
2009	$373,052,331	$74,600	$34,119	10,934	477	4.36%
2010	$380,205,306	$77,600	$32,060	11,859	413	3.48%
2011	$405,195,911	$79,600	$38,032	10,654	367	3.44%
2012	$428,153,589	$81,700	$35,335	12,117	397	3.28%
2013	$454,295,137	$83,200	$36,646	12,397	405	3.27%
2014	$475,471,653	$84,100	$37,787	12,583	410	3.26%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 560: WAREHOUSING

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$726,678,894	$71,800	$33,500	21,692	1,846	8.51%
2008	$798,818,522	$73,300	$33,560	23,803	1,915	8.05%
2009	$809,868,777	$74,600	$33,040	24,512	1,785	7.28%
2010	$846,091,093	$77,600	$35,099	24,106	1,519	6.30%
2011	$898,800,206	$79,600	$35,075	25,625	1,558	6.08%
2012	$929,836,642	$81,700	$35,051	26,528	1,412	5.32%
2013	$947,209,628	$83,200	$34,898	27,142	1,440	5.31%
2014	$987,396,750	$84,100	$35,841	27,549	1,459	5.30%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 570: GENERAL TRUCKING

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$3,964,321,128	$71,800	$43,427	91,288	7,405	8.11%
2008	$4,021,079,488	$73,300	$43,945	91,502	7,133	7.80%
2009	$3,632,476,065	$74,600	$43,384	83,729	5,510	6.58%
2010	$3,680,783,134	$77,600	$44,742	82,267	5,164	6.28%
2011	$3,747,235,460	$79,600	$45,290	82,738	4,970	6.01%
2012	$3,816,561,188	$81,700	$46,139	82,719	4,988	6.03%
2013	$3,887,869,482	$83,200	$45,938	84,633	5,089	6.01%
2014	$4,052,819,543	$84,100	$47,179	85,903	5,153	6.00%

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2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 577: COURIER SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$750,692,622	$71,800	$35,781	20,980	2,034	9.69%
2008	$781,943,076	$73,300	$36,021	21,708	1,987	9.15%
2009	$753,531,868	$74,600	$37,519	20,084	1,637	8.15%
2010	$782,079,843	$77,600	$40,123	19,492	1,489	7.64%
2011	$815,080,436	$79,600	$41,006	19,877	1,438	7.23%
2012	$848,755,185	$81,700	$41,860	20,276	1,390	6.86%
2013	$864,613,252	$83,200	$41,678	20,745	1,418	6.84%
2014	$901,296,070	$84,100	$42,805	21,056	1,436	6.82%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$377,445,214	$71,800	$39,739	9,498	719	7.57%
2008	$414,468,455	$73,300	$41,781	9,920	741	7.47%
2009	$405,250,159	$74,600	$40,400	10,031	640	6.38%
2010	$413,711,930	$77,600	$43,226	9,571	595	6.22%
2011	$432,206,971	$79,600	$43,061	10,037	591	5.89%
2012	$434,204,612	$81,700	$42,978	10,103	530	5.25%
2013	$442,317,253	$83,200	$42,790	10,337	541	5.23%
2014	$461,083,382	$84,100	$43,946	10,492	548	5.22%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 584: SCHOOL BUSES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$317,414,217	$71,800	$22,581	14,057	596	4.24%
2008	$328,069,991	$73,300	$22,860	14,351	602	4.19%
2009	$338,078,470	$74,600	$23,180	14,585	493	3.38%
2010	$349,485,878	$77,600	$24,421	14,311	443	3.10%
2011	$357,091,496	$79,600	$23,779	15,017	398	2.65%
2012	$363,318,309	$81,700	$24,832	14,631	399	2.73%
2013	$370,106,516	$83,200	$24,723	14,970	407	2.72%
2014	$385,808,970	$84,100	$25,391	15,195	412	2.71%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 590: AMBULANCE SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$128,205,588	$71,800	$64,522	1,987	390	19.63%
2008	$139,037,405	$73,300	$66,051	2,105	377	17.91%
2009	$138,268,431	$74,600	$69,203	1,998	350	17.52%
2010	$144,921,196	$77,600	$71,249	2,034	321	15.78%
2011	$149,213,383	$79,600	$75,133	1,986	291	14.65%
2012	$148,223,783	$81,700	$72,837	2,035	339	16.66%
2013	$150,993,184	$83,200	$72,523	2,082	346	16.62%
2014	$157,399,349	$84,100	$74,491	2,113	350	16.56%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS E: TRANSPORTATION AND STORAGE

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$6,995,828,866	$71,800	$38,652	180,995	14,027	7.75%
2008	$7,282,684,747	$73,300	$39,298	185,321	13,715	7.40%
2009	$6,881,475,505	$74,600	$38,777	177,463	11,234	6.33%
2010	$7,052,944,549	$77,600	$40,328	174,891	10,221	5.84%
2011	$7,270,852,773	$79,600	$40,942	177,590	9,938	5.60%
2012	$7,472,587,241	$81,700	$41,181	181,457	9,803	5.40%
2013	$7,651,682,392	$83,200	$41,214	185,656	10,001	5.39%
2014	$7,980,458,491	$84,100	$42,350	188,441	10,128	5.37%

2014 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2014 New Claims Cost: Cost Index * (%)	2014 New Claims Cost: Cost per Claim ($)	2014 Premium Rate ($)
551	AIR TRANSPORT INDUSTRIES	84%	14,705	2.09
553	AIR TRANSPORT SERVICES	42%	7,469	1.93
560	WAREHOUSING	51%	9,014	3.43
570	GENERAL TRUCKING	137%	24,156	6.72
577	COURIER SERVICES	52%	9,153	3.02
580	MISCELLANEOUS TRANSPORT INDUSTRIES	110%	19,301	5.11
584	SCHOOL BUSES	56%	9,898	3.04
590	AMBULANCE SERVICES	69%	12,168	6.46
CLASS E	**TRANSPORTATION AND STORAGE**		**17,579**	**5.01**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 551: AIR TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.338**
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - IHSA	0.000
	Other Prevention	0.005
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.041**
B.3 TOTAL OVERHEAD EXPENSES		**0.379**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 553: AIR TRANSPORT SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.289**
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.004
	SWA - IHSA	0.000
	Other Prevention	0.004
	WHSC	0.004
	Health Clinics	0.003
	Sub-Total	**0.035**
B.3 TOTAL OVERHEAD EXPENSES		**0.324**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 560: WAREHOUSING

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.397**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.069
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - IHSA	0.068
	Other Prevention	0.006
	WHSC	0.006
	Health Clinics	0.005
	Sub-Total	**0.184**
B.3 TOTAL OVERHEAD EXPENSES		**0.581**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 570: GENERAL TRUCKING

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.686**
B.2 Legislative Obligations		
	WSIAT	0.025
	Office of Worker Advisor	0.013
	Office of Employer Advisor	0.004
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.008
	SWA - IHSA	0.101
	Other Prevention	0.010
	WHSC	0.010
	Health Clinics	0.008
	Sub-Total	**0.184**
B.3 TOTAL OVERHEAD EXPENSES		**0.870**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 577: COURIER SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.416**
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.072
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.005
	SWA - IHSA	0.070
	Other Prevention	0.006
	WHSC	0.006
	Health Clinics	0.005
	Sub-Total	**0.192**
B.3 TOTAL OVERHEAD EXPENSES		**0.608**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.559**
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.006
	SWA - PSHSA	0.000
	Other Prevention	0.008
	WHSC	0.009
	Health Clinics	0.006
	Sub-Total	**0.068**
B.3 TOTAL OVERHEAD EXPENSES		**0.627**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 584: SCHOOL BUSES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.353**
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.061
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - IHSA	0.063
	Other Prevention	0.005
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.166**
B.3 TOTAL OVERHEAD EXPENSES		**0.519**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 590: AMBULANCE SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.620
B.2 Legislative Obligations		
	WSIAT	0.022
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.108
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.008
	SWA - PSHSA	0.039
	Other Prevention	0.009
	WHSC	0.009
	Health Clinics	0.007
	Sub-Total	0.222
B.3 TOTAL OVERHEAD EXPENSES		0.842

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS E: TRANSPORTATION AND STORAGE

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.547**
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.022
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.005
	SWA	0.071
	Other Prevention	0.008
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	**0.159**
B.3 TOTAL OVERHEAD EXPENSES		**0.706**

2014 PREMIUM RATE COMPONENTS

RATE GROUP 551: AIR TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.961	0.961	46%	1.111	1.111	53%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.338			0.330		
2. Legislative Obligations	0.041			0.034		
3. TOTAL OVERHEAD EXPENSES	0.379	0.379	18%	0.364	0.364	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.750	0.750	36%	0.615	0.615	29%
D. TOTAL PREMIUM RATE (A+B+C)		**2.09**	100%		**2.09**	100%

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2014 PREMIUM RATE COMPONENTS

RATE GROUP 553: AIR TRANSPORT SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.654	0.654	34%	0.817	0.817	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.289			0.290		
2. Legislative Obligations	0.035			0.030		
3. TOTAL OVERHEAD EXPENSES	0.324	0.324	17%	0.320	0.320	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.952	0.952	49%	0.793	0.793	41%
D. TOTAL PREMIUM RATE (A+B+C)		**1.93**	100%		**1.93**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 560: WAREHOUSING

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.352	1.352	39%	1.690	1.690	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.397			0.407		
2. Legislative Obligations	0.184			0.175		
3. TOTAL OVERHEAD EXPENSES	0.581	0.581	17%	0.582	0.582	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.497	1.497	44%	1.158	1.158	34%
D. TOTAL PREMIUM RATE (A+B+C)		**3.43**	100%		**3.43**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 570: GENERAL TRUCKING

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	3.117	3.117	46%	3.896	3.896	58%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.686			0.720		
2. Legislative Obligations	0.184			0.176		
3. TOTAL OVERHEAD EXPENSES	0.870	0.870	13%	0.896	0.896	13%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.733	2.733	41%	1.928	1.928	29%
D. TOTAL PREMIUM RATE (A+B+C)		**6.72**	100%		**6.72**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 577: COURIER SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.480	1.480	49%	1.850	1.850	61%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.416			0.428		
2. Legislative Obligations	0.192			0.185		
3. TOTAL OVERHEAD EXPENSES	0.608	0.608	20%	0.613	0.613	20%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.932	0.932	31%	0.557	0.557	18%
D. TOTAL PREMIUM RATE (A+B+C)		3.02	100%		3.02	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.328	2.328	46%	2.910	2.910	57%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.559			0.582		
2. Legislative Obligations	0.068			0.061		
3. TOTAL OVERHEAD EXPENSES	0.627	0.627	12%	0.643	0.643	13%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.155	2.155	42%	1.557	1.557	30%
D. TOTAL PREMIUM RATE (A+B+C)		**5.11**	100%		**5.11**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 584: SCHOOL BUSES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.073	1.073	35%	1.292	1.292	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.353			0.352		
2. Legislative Obligations	0.166			0.152		
3. TOTAL OVERHEAD EXPENSES	0.519	0.519	17%	0.504	0.504	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.448	1.448	48%	1.244	1.244	41%
D. TOTAL PREMIUM RATE (A+B+C)		**3.04**	100%		**3.04**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 590: AMBULANCE SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.746	2.746	43%	2.871	2.871	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.620			0.572		
2. Legislative Obligations	0.222			0.247		
3. TOTAL OVERHEAD EXPENSES	0.842	0.842	13%	0.819	0.819	13%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.872	2.872	44%	2.770	2.770	43%
D. TOTAL PREMIUM RATE (A+B+C)		**6.46**	100%		**6.46**	100%

2014 PREMIUM RATE COMPONENTS

CLASS E: TRANSPORTATION AND STORAGE

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.264	2.264	45%	2.826	2.826	56%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.547			0.569		
2. Legislative Obligations	0.159			0.153		
3. TOTAL OVERHEAD EXPENSES	0.706	0.706	14%	0.722	0.722	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.039	2.039	41%	1.490	1.490	30%
D. TOTAL PREMIUM RATE (A+B+C)		5.01	100%		5.04	100%

2014 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2014 Premium Rate ($)
551	AIR TRANSPORT INDUSTRIES	0.961	0.379	0.750	2.09
553	AIR TRANSPORT SERVICES	0.654	0.324	0.952	1.93
560	WAREHOUSING	1.352	0.581	1.497	3.43
570	GENERAL TRUCKING	3.117	0.870	2.733	6.72
577	COURIER SERVICES	1.480	0.608	0.932	3.02
580	MISCELLANEOUS TRANSPORT INDUSTRIES	2.328	0.627	2.155	5.11
584	SCHOOL BUSES	1.073	0.519	1.448	3.04
590	AMBULANCE SERVICES	2.746	0.842	2.872	6.46
CLASS E	**TRANSPORTATION AND STORAGE**	**2.264**	**0.706**	**2.039**	**5.01**

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Premium Rates MANUAL

SECTION 6F

Class F – Retail and Wholesale Trades

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Workplace Safety
& Insurance Board

Commission de la sécurité
professionnelle et de l'assurance
contre les accidents du travail

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 604: FOOD, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$3,731,112,035	$71,800	$27,760	134,406	10,187	7.58%
2008	$3,997,013,267	$73,300	$27,360	146,087	10,030	6.87%
2009	$4,108,130,407	$74,600	$27,520	149,277	9,343	6.26%
2010	$4,284,222,369	$77,600	$28,440	150,641	8,900	5.91%
2011	$4,442,054,455	$79,600	$30,713	144,630	8,318	5.75%
2012	$4,671,097,847	$81,700	$30,661	152,348	7,769	5.10%
2013	$4,700,602,275	$83,200	$30,364	154,807	7,868	5.08%
2014	$4,833,159,691	$84,100	$30,817	156,835	7,953	5.07%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 606: GROCERY AND CONVENIENCE STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$392,926,227	$71,800	$20,000	19,646	489	2.49%
2008	$408,217,955	$73,300	$22,023	18,536	507	2.74%
2009	$418,221,743	$74,600	$21,302	19,633	437	2.23%
2010	$423,134,949	$77,600	$21,279	19,885	322	1.62%
2011	$426,400,674	$79,600	$20,764	20,536	317	1.54%
2012	$420,602,543	$81,700	$22,579	18,628	362	1.94%
2013	$437,580,305	$83,200	$23,117	18,929	367	1.94%
2014	$451,727,321	$84,100	$23,556	19,177	371	1.93%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 607: SPECIALTY FOOD STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$129,870,676	$71,800	$20,940	6,202	211	3.40%
2008	$141,308,705	$73,300	$20,204	6,994	215	3.07%
2009	$148,277,870	$74,600	$21,583	6,870	190	2.77%
2010	$159,054,835	$77,600	$23,078	6,892	118	1.71%
2011	$166,445,938	$79,600	$23,175	7,182	137	1.91%
2012	$167,182,525	$81,700	$24,930	6,706	131	1.95%
2013	$168,238,513	$83,200	$24,690	6,814	133	1.95%
2014	$172,982,855	$84,100	$25,059	6,903	134	1.94%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 608: BEER STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$157,452,452	$71,800	$36,797	4,279	583	13.62%
2008	$164,035,705	$73,300	$40,403	4,060	614	15.12%
2009	$169,588,910	$74,600	$38,421	4,414	469	10.63%
2010	$169,537,713	$77,600	$40,405	4,196	460	10.96%
2011	$169,508,698	$79,600	$40,944	4,140	414	10.00%
2012	$178,251,716	$81,700	$43,056	4,140	395	9.54%
2013	$179,377,621	$83,200	$42,638	4,207	400	9.51%
2014	$184,436,087	$84,100	$43,275	4,262	404	9.48%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$244,211,627	$71,800	$32,523	7,509	362	4.82%
2008	$267,455,044	$73,300	$31,402	8,517	320	3.76%
2009	$284,403,595	$74,600	$33,518	8,485	283	3.34%
2010	$295,350,315	$77,600	$36,320	8,132	242	2.98%
2011	$305,628,600	$79,600	$34,271	8,918	243	2.72%
2012	$332,761,034	$81,700	$41,178	8,081	204	2.52%
2013	$337,525,868	$83,200	$41,680	8,098	204	2.52%
2014	$345,844,036	$84,100	$42,347	8,167	205	2.51%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$2,526,087,386	$71,800	$40,441	62,463	5,655	9.05%
2008	$2,607,265,202	$73,300	$41,998	62,080	5,407	8.71%
2009	$2,566,151,562	$74,600	$43,043	59,618	4,595	7.71%
2010	$2,575,024,575	$77,600	$44,220	58,232	3,998	6.87%
2011	$2,633,945,592	$79,600	$44,748	58,862	3,981	6.76%
2012	$2,638,204,755	$81,700	$44,972	58,663	3,753	6.40%
2013	$2,654,868,658	$83,200	$44,537	59,610	3,801	6.38%
2014	$2,729,736,199	$84,100	$45,201	60,391	3,842	6.36%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 633: PETROLEUM PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$410,801,741	$71,800	$30,297	13,559	450	3.32%
2008	$417,744,437	$73,300	$31,855	13,114	382	2.91%
2009	$434,901,643	$74,600	$32,361	13,439	327	2.43%
2010	$446,097,508	$77,600	$36,901	12,089	280	2.32%
2011	$454,281,482	$79,600	$33,388	13,606	294	2.16%
2012	$448,252,154	$81,700	$34,176	13,116	273	2.08%
2013	$451,083,484	$83,200	$33,845	13,328	276	2.07%
2014	$463,804,080	$84,100	$34,348	13,503	279	2.07%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 636: OTHER SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$9,307,107,589	$71,800	$25,600	363,557	12,209	3.36%
2008	$9,626,241,148	$73,300	$26,761	359,712	11,732	3.26%
2009	$9,330,124,395	$74,600	$26,859	347,371	9,454	2.72%
2010	$9,443,053,565	$77,600	$27,820	339,436	8,488	2.50%
2011	$9,551,669,351	$79,600	$29,025	329,079	7,959	2.42%
2012	$9,734,721,258	$81,700	$28,382	342,986	7,667	2.24%
2013	$10,127,666,523	$83,200	$29,059	348,522	7,765	2.23%
2014	$10,455,095,006	$84,100	$29,611	353,087	7,849	2.22%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 638: PHARMACIES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$1,994,872,339	$71,800	$27,540	72,436	868	1.20%
2008	$2,124,691,269	$73,300	$27,720	76,649	905	1.18%
2009	$2,188,226,709	$74,600	$27,480	79,631	826	1.04%
2010	$2,274,588,566	$77,600	$28,821	78,921	743	0.94%
2011	$2,400,115,539	$79,600	$29,970	80,083	765	0.96%
2012	$2,470,716,933	$81,700	$30,725	80,414	784	0.97%
2013	$2,570,448,245	$83,200	$31,457	81,712	794	0.97%
2014	$2,653,551,097	$84,100	$32,055	82,782	803	0.97%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 641: CLOTHING STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$1,412,739,184	$71,800	$23,560	59,964	1,902	3.17%
2008	$1,477,363,061	$73,300	$24,400	60,547	1,879	3.10%
2009	$1,482,931,825	$74,600	$24,920	59,507	1,521	2.56%
2010	$1,555,013,643	$77,600	$24,759	62,805	1,408	2.24%
2011	$1,590,674,017	$79,600	$25,529	62,308	1,343	2.16%
2012	$1,643,463,684	$81,700	$26,583	61,823	1,372	2.22%
2013	$1,709,802,642	$83,200	$27,217	62,821	1,390	2.21%
2014	$1,765,080,735	$84,100	$27,734	63,644	1,405	2.21%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$1,459,901,446	$71,800	$34,322	42,535	687	1.62%
2008	$1,487,554,382	$73,300	$37,121	40,073	719	1.79%
2009	$1,420,455,403	$74,600	$36,860	38,537	536	1.39%
2010	$1,449,593,495	$77,600	$36,160	40,088	485	1.21%
2011	$1,493,944,692	$79,600	$37,770	39,554	516	1.30%
2012	$1,608,159,594	$81,700	$39,238	40,985	674	1.64%
2013	$1,673,073,491	$83,200	$40,173	41,647	683	1.64%
2014	$1,727,164,126	$84,100	$40,935	42,193	690	1.64%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$2,955,598,535	$71,800	$34,400	85,918	731	0.85%
2008	$3,071,581,208	$73,300	$35,821	85,749	749	0.87%
2009	$2,986,429,640	$74,600	$37,719	79,175	612	0.77%
2010	$3,245,036,469	$77,600	$37,999	85,397	532	0.62%
2011	$3,369,904,869	$79,600	$38,111	88,423	538	0.61%
2012	$3,560,915,051	$81,700	$38,226	93,154	527	0.57%
2013	$3,704,652,573	$83,200	$39,137	94,658	534	0.56%
2014	$3,824,424,365	$84,100	$39,880	95,898	540	0.56%

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2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$1,730,049,148	$71,800	$42,423	40,781	2,050	5.03%
2008	$1,819,397,914	$73,300	$43,141	42,173	2,109	5.00%
2009	$1,719,307,576	$74,600	$43,301	39,706	1,577	3.97%
2010	$1,727,688,697	$77,600	$44,625	38,716	1,387	3.58%
2011	$1,816,616,964	$79,600	$44,043	41,246	1,476	3.58%
2012	$1,959,537,835	$81,700	$45,807	42,778	1,440	3.37%
2013	$2,028,512,912	$83,200	$47,319	42,869	1,438	3.35%
2014	$2,082,674,889	$84,100	$48,169	43,237	1,447	3.35%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$1,142,721,637	$71,800	$28,800	39,678	3,127	7.88%
2008	$1,234,632,728	$73,300	$29,340	42,080	3,274	7.78%
2009	$1,244,051,764	$74,600	$29,960	41,524	2,951	7.11%
2010	$1,317,691,411	$77,600	$30,019	43,895	2,676	6.10%
2011	$1,333,403,692	$79,600	$29,931	44,549	2,748	6.17%
2012	$1,358,420,469	$81,700	$29,743	45,672	2,564	5.61%
2013	$1,383,801,078	$83,200	$29,613	46,729	2,615	5.60%
2014	$1,442,511,401	$84,100	$30,413	47,430	2,648	5.58%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 685: METAL PRODUCTS, WHOLESALE

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$138,246,401	$71,800	$34,562	4,000	318	7.95%
2008	$140,585,700	$73,300	$37,731	3,726	292	7.84%
2009	$125,062,305	$74,600	$42,010	2,977	135	4.53%
2010	$121,343,688	$77,600	$40,087	3,027	150	4.96%
2011	$127,684,143	$79,600	$39,976	3,194	151	4.73%
2012	$133,276,691	$81,700	$44,950	2,965	140	4.72%
2013	$134,118,517	$83,200	$45,143	2,971	140	4.71%
2014	$137,148,636	$84,100	$45,777	2,996	141	4.71%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 689: WASTE MATERIALS RECYCLING

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$250,363,984	$71,800	$36,480	6,863	962	14.02%
2008	$271,080,641	$73,300	$37,099	7,307	901	12.33%
2009	$256,898,999	$74,600	$36,081	7,120	641	9.00%
2010	$287,378,799	$77,600	$37,062	7,754	631	8.14%
2011	$343,185,833	$79,600	$39,235	8,747	869	9.93%
2012	$374,850,203	$81,700	$38,889	9,639	905	9.39%
2013	$381,853,872	$83,200	$38,720	9,862	923	9.36%
2014	$398,054,729	$84,100	$39,766	10,010	935	9.34%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS F: RETAIL AND WHOLESALE TRADES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$27,984,062,404	$71,800	$29,035	963,796	40,791	4.23%
2008	$29,256,168,366	$73,300	$29,933	977,404	40,035	4.10%
2009	$28,883,164,346	$74,600	$30,172	957,284	33,897	3.54%
2010	$29,773,810,596	$77,600	$31,011	960,106	30,820	3.21%
2011	$30,625,464,538	$79,600	$32,067	955,057	30,069	3.15%
2012	$31,700,414,292	$81,700	$32,278	982,098	28,960	2.95%
2013	$32,643,206,578	$83,200	$32,722	997,584	29,331	2.94%
2014	$33,667,395,252	$84,100	$33,317	1,010,515	29,646	2.93%

2014 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2014 New Claims Cost		2014 Premium Rate
		Cost Index * (%)	Cost per Claim ($)	($)
604	FOOD, SALES	76%	6,229	2.54
606	GROCERY AND CONVENIENCE STORES	132%	10,845	2.20
607	SPECIALTY FOOD STORES	210%	17,196	3.73
608	BEER STORES	83%	6,836	4.17
612	AGRICULTURAL PRODUCTS, SALES	180%	14,757	2.48
630	VEHICLE SERVICES AND REPAIRS	150%	12,321	3.54
633	PETROLEUM PRODUCTS, SALES	190%	15,546	2.60
636	OTHER SALES	82%	6,739	1.46
638	PHARMACIES	124%	10,133	0.70
641	CLOTHING STORES	82%	6,751	1.59
657	AUTOMOBILE AND TRUCK DEALERS	142%	11,623	0.81
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	143%	11,727	0.50
670	MACHINERY AND OTHER VEHICLES, SALES	134%	10,938	1.84
681	LUMBER AND BUILDERS SUPPLY	77%	6,332	3.01
685	METAL PRODUCTS, WHOLESALE	147%	12,052	3.25
689	WASTE MATERIALS RECYCLING	135%	11,048	6.17
CLASS F	**RETAIL AND WHOLESALE TRADES**		**8,191**	**1.80**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 604: FOOD, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.344**
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.059
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - WSPS	0.033
	Other Prevention	0.005
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.134**
B.3 TOTAL OVERHEAD EXPENSES		**0.478**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 606: GROCERY AND CONVENIENCE STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.322**
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.055
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.004
	SWA - WSPS	0.031
	Other Prevention	0.005
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.125**
B.3 TOTAL OVERHEAD EXPENSES		**0.447**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 607: SPECIALTY FOOD STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.393**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.068
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - WSPS	0.038
	Other Prevention	0.006
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.154**
B.3 TOTAL OVERHEAD EXPENSES		**0.547**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 608: BEER STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.420**
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.073
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.005
	SWA - WSPS	0.041
	Other Prevention	0.006
	WHSC	0.006
	Health Clinics	0.005
	Sub-Total	**0.164**
B.3 TOTAL OVERHEAD EXPENSES		**0.584**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.320**
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.055
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.004
	SWA - WSPS	0.030
	Other Prevention	0.005
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.124**
B.3 TOTAL OVERHEAD EXPENSES		**0.444**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.456**
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.079
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.005
	SWA - WSPS	0.045
	Other Prevention	0.007
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.179**
B.3 TOTAL OVERHEAD EXPENSES		**0.635**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 633: PETROLEUM PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.330**
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.057
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.004
	SWA - WSPS	0.031
	Other Prevention	0.005
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.128**
B.3 TOTAL OVERHEAD EXPENSES		**0.458**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 636: OTHER SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.261**
B.2 Legislative Obligations		
	WSIAT	0.009
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.045
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.004
	SWA - WSPS	0.024
	Other Prevention	0.004
	WHSC	0.004
	Health Clinics	0.003
	Sub-Total	**0.100**
B.3 TOTAL OVERHEAD EXPENSES		**0.361**

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2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 638: PHARMACIES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.169**
B.2 Legislative Obligations		
	WSIAT	0.006
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.029
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.001
	SWA - WSPS	0.021
	Other Prevention	0.002
	WHSC	0.003
	Health Clinics	0.002
	Sub-Total	**0.070**
B.3 TOTAL OVERHEAD EXPENSES		**0.239**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 641: CLOTHING STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.266**
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.046
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.004
	SWA - WSPS	0.025
	Other Prevention	0.004
	WHSC	0.004
	Health Clinics	0.003
	Sub-Total	**0.102**
B.3 TOTAL OVERHEAD EXPENSES		**0.368**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.234**
B.2 Legislative Obligations		
	WSIAT	0.009
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.043
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.004
	SWA - WSPS	0.023
	Other Prevention	0.004
	WHSC	0.004
	Health Clinics	0.003
	Sub-Total	**0.097**
B.3 TOTAL OVERHEAD EXPENSES		**0.331**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.091**
B.2 Legislative Obligations		
	WSIAT	0.003
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.015
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.001
	SWA - WSPS	0.018
	Other Prevention	0.001
	WHSC	0.001
	Health Clinics	0.001
	Sub-Total	**0.045**
B.3 TOTAL OVERHEAD EXPENSES		**0.136**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.301**
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.052
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.004
	SWA - WSPS	0.028
	Other Prevention	0.004
	WHSC	0.005
	Health Clinics	0.003
	Sub-Total	**0.117**
B.3 TOTAL OVERHEAD EXPENSES		**0.418**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.366**
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.063
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - IHSA	0.064
	Other Prevention	0.005
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.172**
B.3 TOTAL OVERHEAD EXPENSES		**0.538**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 685: METAL PRODUCTS, WHOLESALE

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.378**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - WSPS	0.037
	Other Prevention	0.005
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.148**
B.3 TOTAL OVERHEAD EXPENSES		**0.526**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 689: WASTE MATERIALS RECYCLING

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.594**
B.2 Legislative Obligations		
	WSIAT	0.021
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.103
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.007
	SWA - IHSA	0.091
	Other Prevention	0.008
	WHSC	0.009
	Health Clinics	0.007
	Sub-Total	**0.266**
B.3 TOTAL OVERHEAD EXPENSES		**0.860**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS F: RETAIL AND WHOLESALE TRADES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.277**
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.048
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.004
	SWA	0.029
	Other Prevention	0.004
	WHSC	0.004
	Health Clinics	0.003
	Sub-Total	**0.111**
B.3 TOTAL OVERHEAD EXPENSES		**0.388**

2014 PREMIUM RATE COMPONENTS

RATE GROUP 604: FOOD, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.040	1.040	41%	1.300	1.300	51%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.344			0.350		
2. Legislative Obligations	0.134			0.151		
3. TOTAL OVERHEAD EXPENSES	0.478	0.478	19%	0.501	0.501	20%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.022	1.022	40%	0.739	0.739	29%
D. TOTAL PREMIUM RATE (A+B+C)		**2.54**	100%		**2.54**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 606: GROCERY AND CONVENIENCE STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.904	0.904	41%	0.946	0.946	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.322			0.302		
2. Legislative Obligations	0.125			0.130		
3. TOTAL OVERHEAD EXPENSES	0.447	0.447	20%	0.432	0.432	20%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.849	0.849	39%	0.822	0.822	37%
D. TOTAL PREMIUM RATE (A+B+C)		2.20	100%		2.20	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 607: SPECIALTY FOOD STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.352	1.352	36%	1.689	1.689	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.393			0.403		
2. Legislative Obligations	0.154			0.174		
3. TOTAL OVERHEAD EXPENSES	0.547	0.547	15%	0.577	0.577	15%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.831	1.831	49%	1.464	1.464	39%
D. TOTAL PREMIUM RATE (A+B+C)		3.73	100%		3.73	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 608: BEER STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.520	1.520	36%	1.900	1.900	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.420			0.432		
2. Legislative Obligations	0.164			0.187		
3. TOTAL OVERHEAD EXPENSES	0.584	0.584	14%	0.619	0.619	15%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.066	2.066	50%	1.651	1.651	40%
D. TOTAL PREMIUM RATE (A+B+C)		**4.17**	100%		**4.17**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.888	0.888	36%	1.109	1.109	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.320			0.324		
2. Legislative Obligations	0.124			0.139		
3. TOTAL OVERHEAD EXPENSES	0.444	0.444	18%	0.463	0.463	19%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.148	1.148	46%	0.908	0.908	37%
D. TOTAL PREMIUM RATE (A+B+C)		**2.48**	100%		**2.48**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.760	1.760	50%	2.046	2.046	58%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.456			0.452		
2. Legislative Obligations	0.179			0.195		
3. TOTAL OVERHEAD EXPENSES	0.635	0.635	18%	0.647	0.647	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.145	1.145	32%	0.847	0.847	24%
D. TOTAL PREMIUM RATE (A+B+C)		**3.54**	100%		**3.54**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 633: PETROLEUM PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.949	0.949	37%	1.157	1.157	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.330			0.331		
2. Legislative Obligations	0.128			0.142		
3. TOTAL OVERHEAD EXPENSES	0.458	0.458	18%	0.473	0.473	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.193	1.193	46%	0.970	0.970	37%
D. TOTAL PREMIUM RATE (A+B+C)		**2.60**	100%		**2.60**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 636: OTHER SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.513	0.513	35%	0.641	0.641	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.261			0.260		
2. Legislative Obligations	0.100			0.111		
3. TOTAL OVERHEAD EXPENSES	0.361	0.361	25%	0.371	0.371	25%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.586	0.586	40%	0.448	0.448	31%
D. TOTAL PREMIUM RATE (A+B+C)		**1.46**	100%		**1.46**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 638: PHARMACIES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.311	0.311	44%	0.388	0.388	55%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.169			0.187		
2. Legislative Obligations	0.070			0.085		
3. TOTAL OVERHEAD EXPENSES	0.239	0.239	34%	0.272	0.272	39%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.150	0.150	21%	0.040	0.040	6%
D. TOTAL PREMIUM RATE (A+B+C)		**0.70**	100%		**0.70**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 641: CLOTHING STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.545	0.545	34%	0.681	0.681	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.266			0.265		
2. Legislative Obligations	0.102			0.114		
3. TOTAL OVERHEAD EXPENSES	0.368	0.368	23%	0.379	0.379	24%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.677	0.677	43%	0.530	0.530	33%
D. TOTAL PREMIUM RATE (A+B+C)		**1.59**	100%		**1.59**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.451	0.451	56%	0.448	0.448	55%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.234			0.216		
2. Legislative Obligations	0.097			0.095		
3. TOTAL OVERHEAD EXPENSES	0.331	0.331	41%	0.311	0.311	38%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.028	0.028	3%	0.051	0.051	6%
D. TOTAL PREMIUM RATE (A+B+C)		**0.81**	100%		**0.81**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.168	0.168	34%	0.210	0.210	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.091			0.101		
2. Legislative Obligations	0.045			0.057		
3. TOTAL OVERHEAD EXPENSES	0.136	0.136	27%	0.158	0.158	32%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.196	0.196	39%	0.132	0.132	26%
D. TOTAL PREMIUM RATE (A+B+C)		0.50	100%		0.50	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.771	0.771	42%	0.899	0.899	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.301			0.295		
2. Legislative Obligations	0.117			0.127		
3. TOTAL OVERHEAD EXPENSES	0.418	0.418	23%	0.422	0.422	23%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.651	0.651	35%	0.519	0.519	28%
D. TOTAL PREMIUM RATE (A+B+C)		**1.84**	100%		**1.84**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.180	1.180	39%	1.474	1.474	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.366			0.374		
2. Legislative Obligations	0.172			0.161		
3. TOTAL OVERHEAD EXPENSES	0.538	0.538	18%	0.535	0.535	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.292	1.292	43%	1.001	1.001	33%
D. TOTAL PREMIUM RATE (A+B+C)		3.01	100%		3.01	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 685: METAL PRODUCTS, WHOLESALE

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.258	1.258	39%	1.532	1.532	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.378			0.382		
2. Legislative Obligations	0.148			0.165		
3. TOTAL OVERHEAD EXPENSES	0.526	0.526	16%	0.547	0.547	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.466	1.466	45%	1.171	1.171	36%
D. TOTAL PREMIUM RATE (A+B+C)		**3.25**	100%		**3.25**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 689: WASTE MATERIALS RECYCLING

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.634	2.634	43%	3.044	3.044	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.594			0.589		
2. Legislative Obligations	0.266			0.255		
3. TOTAL OVERHEAD EXPENSES	0.860	0.860	14%	0.844	0.844	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.676	2.676	43%	2.282	2.282	37%
D. TOTAL PREMIUM RATE (A+B+C)		**6.17**	100%		**6.17**	100%

2014 PREMIUM RATE COMPONENTS

CLASS F: RETAIL AND WHOLESALE TRADES

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.732	0.732	41%	0.896	0.896	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.277			0.280		
2. Legislative Obligations	0.111			0.122		
3. TOTAL OVERHEAD EXPENSES	0.388	0.388	22%	0.402	0.402	22%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.684	0.684	38%	0.526	0.526	29%
D. TOTAL PREMIUM RATE (A+B+C)		**1.80**	100%		**1.82**	100%

2014 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2014 Premium Rate ($)
604	FOOD, SALES	1.040	0.478	1.022	2.54
606	GROCERY AND CONVENIENCE STORES	0.904	0.447	0.849	2.20
607	SPECIALTY FOOD STORES	1.352	0.547	1.831	3.73
608	BEER STORES	1.520	0.584	2.066	4.17
612	AGRICULTURAL PRODUCTS, SALES	0.888	0.444	1.148	2.48
630	VEHICLE SERVICES AND REPAIRS	1.760	0.635	1.145	3.54
633	PETROLEUM PRODUCTS, SALES	0.949	0.458	1.193	2.60
636	OTHER SALES	0.513	0.361	0.586	1.46
638	PHARMACIES	0.311	0.239	0.150	0.70
641	CLOTHING STORES	0.545	0.368	0.677	1.59
657	AUTOMOBILE AND TRUCK DEALERS	0.451	0.331	0.028	0.81
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	0.168	0.136	0.196	0.50
670	MACHINERY AND OTHER VEHICLES, SALES	0.771	0.418	0.651	1.84
681	LUMBER AND BUILDERS SUPPLY	1.180	0.538	1.292	3.01
685	METAL PRODUCTS, WHOLESALE	1.258	0.526	1.466	3.25
689	WASTE MATERIALS RECYCLING	2.634	0.860	2.676	6.17
CLASS F	**RETAIL AND WHOLESALE TRADES**	**0.732**	**0.388**	**0.684**	**1.80**

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Premium Rates MANUAL

SECTION 6G

Class G – Construction

wsib cspaat ONTARIO

Workplace Safety
& Insurance Board

Commission de la sécurité
professionnelle et de l'assurance
contre les accidents du travail

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$1,704,262,277	$71,800	$47,978	35,522	2,737	7.71%
2008	$1,882,128,194	$73,300	$49,641	37,915	2,839	7.49%
2009	$1,812,131,077	$74,600	$50,781	35,685	2,409	6.75%
2010	$1,949,407,380	$77,600	$50,784	38,386	2,193	5.71%
2011	$2,129,575,083	$79,600	$53,410	39,872	2,331	5.85%
2012	$2,239,800,587	$81,700	$51,736	43,293	2,449	5.66%
2013	$2,317,408,782	$83,200	$52,368	44,252	2,496	5.64%
2014	$2,395,777,013	$84,100	$54,023	44,347	2,495	5.63%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$2,569,792,489	$71,800	$50,024	51,371	4,938	9.61%
2008	$2,748,168,924	$73,300	$52,064	52,784	4,903	9.29%
2009	$2,620,151,381	$74,600	$52,726	49,694	3,956	7.96%
2010	$2,804,176,684	$77,600	$53,985	51,944	3,598	6.93%
2011	$2,949,643,956	$79,600	$54,316	54,305	3,547	6.53%
2012	$3,064,903,803	$81,700	$57,413	53,383	3,516	6.59%
2013	$3,171,101,494	$83,200	$58,116	54,565	3,583	6.57%
2014	$3,278,339,206	$84,100	$59,953	54,682	3,583	6.55%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 711: ROADBUILDING AND EXCAVATING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$1,501,678,003	$71,800	$48,410	31,020	2,243	7.23%
2008	$1,596,013,478	$73,300	$50,188	31,801	2,311	7.27%
2009	$1,575,365,032	$74,600	$51,424	30,635	2,007	6.55%
2010	$1,722,823,610	$77,600	$52,543	32,789	1,912	5.83%
2011	$1,750,359,729	$79,600	$52,744	33,186	1,885	5.68%
2012	$1,807,710,354	$81,700	$53,339	33,891	1,801	5.31%
2013	$1,870,346,796	$83,200	$53,992	34,641	1,836	5.30%
2014	$1,933,596,651	$84,100	$55,698	34,716	1,835	5.29%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 719: INSIDE FINISHING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$1,205,510,073	$71,800	$40,952	29,437	1,602	5.44%
2008	$1,296,912,427	$73,300	$42,217	30,720	1,596	5.20%
2009	$1,226,343,614	$74,600	$41,642	29,450	1,369	4.65%
2010	$1,314,564,574	$77,600	$43,333	30,336	1,156	3.81%
2011	$1,281,344,336	$79,600	$45,941	27,891	1,126	4.04%
2012	$1,277,982,961	$81,700	$44,739	28,565	1,028	3.60%
2013	$1,322,264,559	$83,200	$45,288	29,197	1,048	3.59%
2014	$1,366,979,818	$84,100	$46,718	29,260	1,048	3.58%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$1,436,467,559	$71,800	$45,938	31,270	2,236	7.15%
2008	$1,557,230,783	$73,300	$47,922	32,495	2,396	7.37%
2009	$1,560,634,074	$74,600	$48,139	32,419	2,088	6.44%
2010	$1,685,513,135	$77,600	$49,363	34,145	1,939	5.68%
2011	$1,866,167,073	$79,600	$51,542	36,207	2,152	5.94%
2012	$1,947,780,703	$81,700	$49,748	39,153	2,032	5.19%
2013	$2,015,270,526	$83,200	$50,357	40,020	2,071	5.17%
2014	$2,083,421,293	$84,100	$51,948	40,106	2,071	5.16%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 728: ROOFING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$369,862,295	$71,800	$38,810	9,530	970	10.18%
2008	$405,563,587	$73,300	$38,362	10,572	1,051	9.94%
2009	$415,413,932	$74,600	$38,031	10,923	870	7.96%
2010	$403,688,342	$77,600	$40,723	9,913	706	7.12%
2011	$409,254,039	$79,600	$38,821	10,542	732	6.94%
2012	$411,550,503	$81,700	$40,853	10,074	668	6.63%
2013	$425,810,563	$83,200	$41,353	10,297	681	6.61%
2014	$440,210,276	$84,100	$42,660	10,319	681	6.60%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$504,196,500	$71,800	$59,959	8,409	1,076	12.80%
2008	$493,931,900	$73,300	$60,642	8,145	985	12.09%
2009	$504,535,675	$74,600	$62,059	8,130	811	9.98%
2010	$595,725,586	$77,600	$64,333	9,260	888	9.59%
2011	$667,346,504	$79,600	$66,067	10,101	892	8.83%
2012	$827,917,799	$81,700	$67,929	12,188	1,119	9.18%
2013	$856,604,820	$83,200	$68,759	12,458	1,140	9.15%
2014	$885,572,779	$84,100	$70,931	12,485	1,140	9.13%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 737: MILLWRIGHTING AND WELDING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$636,393,439	$71,800	$48,307	13,174	1,541	11.70%
2008	$636,964,969	$73,300	$45,736	13,927	1,573	11.29%
2009	$514,108,836	$74,600	$50,206	10,240	817	7.98%
2010	$571,762,147	$77,600	$51,547	11,092	772	6.96%
2011	$599,400,392	$79,600	$50,779	11,804	781	6.62%
2012	$655,457,094	$81,700	$47,108	13,914	927	6.66%
2013	$678,168,421	$83,200	$47,684	14,222	945	6.64%
2014	$701,102,164	$84,100	$49,190	14,253	945	6.63%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 741: MASONRY

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$370,021,975	$71,800	$51,406	7,198	614	8.53%
2008	$394,996,097	$73,300	$55,877	7,069	650	9.20%
2009	$345,519,932	$74,600	$55,230	6,256	507	8.10%
2010	$380,186,707	$77,600	$52,088	7,299	487	6.67%
2011	$371,575,820	$79,600	$56,342	6,595	436	6.61%
2012	$370,597,488	$81,700	$51,587	7,184	395	5.50%
2013	$383,438,543	$83,200	$52,218	7,343	403	5.49%
2014	$396,405,353	$84,100	$53,867	7,359	403	5.48%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 748: FORM WORK AND DEMOLITION

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$303,004,999	$71,800	$58,036	5,221	1,275	24.42%
2008	$374,298,624	$73,300	$62,032	6,034	1,515	25.11%
2009	$346,597,116	$74,600	$61,848	5,604	1,180	21.06%
2010	$336,580,265	$77,600	$63,338	5,314	1,130	21.26%
2011	$374,777,712	$79,600	$67,833	5,525	1,137	20.58%
2012	$485,541,272	$81,700	$66,787	7,270	1,694	23.30%
2013	$502,365,083	$83,200	$67,604	7,431	1,726	23.23%
2014	$519,353,654	$84,100	$69,740	7,447	1,726	23.18%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 751: SIDING AND OUTSIDE FINISHING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$666,465,942	$71,800	$45,412	14,676	1,644	11.20%
2008	$737,100,387	$73,300	$45,911	16,055	1,772	11.04%
2009	$730,285,524	$74,600	$47,397	15,408	1,268	8.23%
2010	$764,810,655	$77,600	$47,969	15,944	1,136	7.12%
2011	$790,137,961	$79,600	$48,867	16,169	1,123	6.95%
2012	$819,483,606	$81,700	$48,367	16,943	1,112	6.56%
2013	$847,878,385	$83,200	$48,959	17,318	1,133	6.54%
2014	$876,551,242	$84,100	$50,507	17,355	1,133	6.53%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$1,675,075,979	$71,800	$39,885	41,998	3,633	8.65%
2008	$1,809,867,294	$73,300	$40,420	44,777	3,813	8.52%
2009	$1,658,773,112	$74,600	$42,075	39,424	2,624	6.66%
2010	$1,776,879,878	$77,600	$41,795	42,514	2,562	6.03%
2011	$1,744,393,684	$79,600	$43,458	40,140	2,284	5.69%
2012	$1,734,168,610	$81,700	$42,305	40,992	2,133	5.20%
2013	$1,794,256,859	$83,200	$42,822	41,900	2,174	5.19%
2014	$1,854,933,567	$84,100	$44,176	41,990	2,174	5.18%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS G: CONSTRUCTION

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$12,942,731,529	$71,800	$46,419	278,826	24,509	8.79%
2008	$13,933,176,663	$73,300	$47,668	292,294	25,404	8.69%
2009	$13,309,859,305	$74,600	$48,600	273,868	19,906	7.27%
2010	$14,306,118,963	$77,600	$49,513	288,936	18,479	6.40%
2011	$14,933,976,288	$79,600	$51,085	292,337	18,426	6.30%
2012	$15,642,894,779	$81,700	$50,979	306,850	18,874	6.15%
2013	$16,184,914,830	$83,200	$51,603	313,644	19,236	6.13%
2014	$16,732,243,015	$84,100	$53,233	314,319	19,234	6.12%

2014 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2014 New Claims Cost		2014 Premium Rate
		Cost Index * (%)	Cost per Claim ($)	($)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	71%	16,030	3.69
707	MECHANICAL AND SHEET METAL WORK	67%	14,995	4.16
711	ROADBUILDING AND EXCAVATING	102%	22,958	5.29
719	INSIDE FINISHING	158%	35,406	7.51
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	89%	20,040	4.55
728	ROOFING	158%	35,324	14.80
732	HEAVY CIVIL CONSTRUCTION	91%	20,352	7.03
737	MILLWRIGHTING AND WELDING	84%	18,775	6.90
741	MASONRY	255%	57,235	12.70
748	FORM WORK AND DEMOLITION	90%	20,289	18.31
751	SIDING AND OUTSIDE FINISHING	128%	28,810	10.25
764	HOMEBUILDING	125%	28,121	9.10
CLASS G	**CONSTRUCTION**		**22,425**	**6.60**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.454**
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.079
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.005
	SWA - IHSA	0.074
	Other Prevention	0.006
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.208**
B.3 TOTAL OVERHEAD EXPENSES		**0.662**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.450**
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.078
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.005
	SWA - IHSA	0.074
	Other Prevention	0.006
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.207**
B.3 TOTAL OVERHEAD EXPENSES		**0.657**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 711: ROADBUILDING AND EXCAVATING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.539
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.093
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.005
	SWA - IHSA	0.085
	Other Prevention	0.008
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	**0.243**
B.3 TOTAL OVERHEAD EXPENSES		**0.782**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 719: INSIDE FINISHING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.630**
B.2 Legislative Obligations		
	WSIAT	0.023
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.109
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.008
	SWA - IHSA	0.095
	Other Prevention	0.009
	WHSC	0.010
	Health Clinics	0.007
	Sub-Total	**0.281**
B.3 TOTAL OVERHEAD EXPENSES		**0.911**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.507**
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.088
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.005
	SWA - IHSA	0.081
	Other Prevention	0.007
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	**0.230**
B.3 TOTAL OVERHEAD EXPENSES		**0.737**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 728: ROOFING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**1.084**
B.2 Legislative Obligations		
	WSIAT	0.039
	Office of Worker Advisor	0.020
	Office of Employer Advisor	0.007
	OHSA	0.189
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.008
	Total Grants	0.013
	SWA - IHSA	0.149
	Other Prevention	0.015
	WHSC	0.017
	Health Clinics	0.012
	Sub-Total	**0.469**
B.3 TOTAL OVERHEAD EXPENSES		**1.553**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.613
B.2 Legislative Obligations		
	WSIAT	0.022
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.107
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.008
	SWA - IHSA	0.093
	Other Prevention	0.009
	WHSC	0.009
	Health Clinics	0.007
	Sub-Total	**0.274**
B.3 TOTAL OVERHEAD EXPENSES		0.887

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 737: MILLWRIGHTING AND WELDING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.599**
B.2 Legislative Obligations		
	WSIAT	0.022
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.104
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.007
	SWA - IHSA	0.092
	Other Prevention	0.009
	WHSC	0.009
	Health Clinics	0.007
	Sub-Total	**0.268**
B.3 TOTAL OVERHEAD EXPENSES		**0.867**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 741: MASONRY

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**1.134**
B.2 Legislative Obligations		
	WSIAT	0.041
	Office of Worker Advisor	0.021
	Office of Employer Advisor	0.007
	OHSA	0.198
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.009
	Total Grants	0.013
	SWA - IHSA	0.155
	Other Prevention	0.016
	WHSC	0.017
	Health Clinics	0.013
	Sub-Total	**0.490**
B.3 TOTAL OVERHEAD EXPENSES		**1.624**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 748: FORM WORK AND DEMOLITION

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**1.296**
B.2 Legislative Obligations		
	WSIAT	0.047
	Office of Worker Advisor	0.024
	Office of Employer Advisor	0.008
	OHSA	0.226
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.010
	Total Grants	0.015
	SWA - IHSA	0.174
	Other Prevention	0.019
	WHSC	0.020
	Health Clinics	0.015
	Sub-Total	**0.557**
B.3 TOTAL OVERHEAD EXPENSES		**1.853**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 751: SIDING AND OUTSIDE FINISHING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.797**
B.2 Legislative Obligations		
	WSIAT	0.029
	Office of Worker Advisor	0.015
	Office of Employer Advisor	0.005
	OHSA	0.139
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.006
	Total Grants	0.009
	SWA - IHSA	0.115
	Other Prevention	0.011
	WHSC	0.012
	Health Clinics	0.009
	Sub-Total	**0.350**
B.3 TOTAL OVERHEAD EXPENSES		**1.147**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.726**
B.2 Legislative Obligations		
	WSIAT	0.026
	Office of Worker Advisor	0.013
	Office of Employer Advisor	0.004
	OHSA	0.126
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.008
	SWA - IHSA	0.107
	Other Prevention	0.010
	WHSC	0.011
	Health Clinics	0.008
	Sub-Total	**0.321**
B.3 TOTAL OVERHEAD EXPENSES		**1.047**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS G: CONSTRUCTION

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.605**
B.2 Legislative Obligations		
	WSIAT	0.022
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.105
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.008
	SWA	0.092
	Other Prevention	0.009
	WHSC	0.009
	Health Clinics	0.007
	Sub-Total	**0.271**
B.3 TOTAL OVERHEAD EXPENSES		**0.876**

2014 PREMIUM RATE COMPONENTS

RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G: CONSTRUCTION)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.694	1.694	46%	2.074	2.074	56%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.454			0.463		
2. Legislative Obligations	0.208			0.200		
3. TOTAL OVERHEAD EXPENSES	0.662	0.662	18%	0.663	0.663	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.334	1.334	36%	0.953	0.953	26%
D. TOTAL PREMIUM RATE (A+B+C)		**3.69**	100%		**3.69**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

(CLASS G: CONSTRUCTION)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.663	1.663	40%	2.078	2.078	50%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.450			0.465		
2. Legislative Obligations	0.207			0.201		
3. TOTAL OVERHEAD EXPENSES	0.657	0.657	16%	0.666	0.666	16%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.840	1.840	44%	1.416	1.416	34%
D. TOTAL PREMIUM RATE (A+B+C)		**4.16**	100%		**4.16**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 711: ROADBUILDING AND EXCAVATING

(CLASS G: CONSTRUCTION)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.211	2.211	42%	2.763	2.763	52%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.539			0.561		
2. Legislative Obligations	0.243			0.243		
3. TOTAL OVERHEAD EXPENSES	0.782	0.782	15%	0.804	0.804	15%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.297	2.297	43%	1.723	1.723	33%
D. TOTAL PREMIUM RATE (A+B+C)		**5.29**	100%		**5.29**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 719: INSIDE FINISHING

(CLASS G: CONSTRUCTION)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.755	2.755	37%	3.443	3.443	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.630			0.660		
2. Legislative Obligations	0.281			0.286		
3. TOTAL OVERHEAD EXPENSES	0.911	0.911	12%	0.946	0.946	13%
C. PAST CLAIMS COST						
1. Past Claims Cost	3.844	3.844	51%	3.121	3.121	42%
D. TOTAL PREMIUM RATE (A+B+C)		7.51	100%		7.51	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.022	2.022	44%	2.527	2.527	56%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.507			0.527		
2. Legislative Obligations	0.230			0.228		
3. TOTAL OVERHEAD EXPENSES	0.737	0.737	16%	0.755	0.755	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.791	1.791	39%	1.268	1.268	28%
D. TOTAL PREMIUM RATE (A+B+C)		4.55	100%		4.55	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 728: ROOFING

(CLASS G: CONSTRUCTION)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	5.546	5.546	37%	6.932	6.932	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	1.084			1.153		
2. Legislative Obligations	0.469			0.501		
3. TOTAL OVERHEAD EXPENSES	1.553	1.553	10%	1.654	1.654	11%
C. PAST CLAIMS COST						
1. Past Claims Cost	7.701	7.701	52%	6.214	6.214	42%
D. TOTAL PREMIUM RATE (A+B+C)		**14.80**	100%		**14.80**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.659	2.659	38%	3.198	3.198	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.613			0.625		
2. Legislative Obligations	0.274			0.271		
3. TOTAL OVERHEAD EXPENSES	0.887	0.887	13%	0.896	0.896	13%
C. PAST CLAIMS COST						
1. Past Claims Cost	3.484	3.484	50%	2.936	2.936	42%
D. TOTAL PREMIUM RATE (A+B+C)		**7.03**	100%		**7.03**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 737: MILLWRIGHTING AND WELDING

(CLASS G: CONSTRUCTION)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.569	2.569	37%	3.133	3.133	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.599			0.616		
2. Legislative Obligations	0.268			0.267		
3. TOTAL OVERHEAD EXPENSES	0.867	0.867	13%	0.883	0.883	13%
C. PAST CLAIMS COST						
1. Past Claims Cost	3.464	3.464	50%	2.884	2.884	42%
D. TOTAL PREMIUM RATE (A+B+C)		**6.90**	100%		**6.90**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 741: MASONRY

(CLASS G: CONSTRUCTION)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	5.906	5.906	47%	7.382	7.382	58%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	1.134			1.208		
2. Legislative Obligations	0.490			0.525		
3. TOTAL OVERHEAD EXPENSES	1.624	1.624	13%	1.733	1.733	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	5.170	5.170	41%	3.585	3.585	28%
D. TOTAL PREMIUM RATE (A+B+C)		**12.70**	100%		**12.70**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 748: FORM WORK AND DEMOLITION

(CLASS G: CONSTRUCTION)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	6.844	6.844	37%	8.555	8.555	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	1.296			1.382		
2. Legislative Obligations	0.557			0.601		
3. TOTAL OVERHEAD EXPENSES	1.853	1.853	10%	1.983	1.983	11%
C. PAST CLAIMS COST						
1. Past Claims Cost	9.613	9.613	53%	7.772	7.772	42%
D. TOTAL PREMIUM RATE (A+B+C)		**18.31**	100%		**18.31**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 751: SIDING AND OUTSIDE FINISHING

(CLASS G: CONSTRUCTION)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	3.780	3.780	37%	4.725	4.725	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.797			0.841		
2. Legislative Obligations	0.350			0.365		
3. TOTAL OVERHEAD EXPENSES	1.147	1.147	11%	1.206	1.206	12%
C. PAST CLAIMS COST						
1. Past Claims Cost	5.323	5.323	52%	4.319	4.319	42%
D. TOTAL PREMIUM RATE (A+B+C)		**10.25**	100%		**10.25**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	3.345	3.345	37%	4.181	4.181	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.726			0.764		
2. Legislative Obligations	0.321			0.331		
3. TOTAL OVERHEAD EXPENSES	1.047	1.047	12%	1.095	1.095	12%
C. PAST CLAIMS COST						
1. Past Claims Cost	4.708	4.708	52%	3.824	3.824	42%
D. TOTAL PREMIUM RATE (A+B+C)		**9.10**	100%		**9.10**	100%

2014 PREMIUM RATE COMPONENTS

CLASS G: CONSTRUCTION

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.616	2.616	40%	3.219	3.219	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.605			0.626		
2. Legislative Obligations	0.271			0.271		
3. TOTAL OVERHEAD EXPENSES	0.876	0.876	13%	0.897	0.897	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	3.108	3.108	47%	2.401	2.401	37%
D. TOTAL PREMIUM RATE (A+B+C)		**6.60**	100%		**6.52**	100%

2014 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2014 Premium Rate ($)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	1.694	0.662	1.334	3.69
707	MECHANICAL AND SHEET METAL WORK	1.663	0.657	1.840	4.16
711	ROADBUILDING AND EXCAVATING	2.211	0.782	2.297	5.29
719	INSIDE FINISHING	2.755	0.911	3.844	7.51
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	2.022	0.737	1.791	4.55
728	ROOFING	5.546	1.553	7.701	14.80
732	HEAVY CIVIL CONSTRUCTION	2.659	0.887	3.484	7.03
737	MILLWRIGHTING AND WELDING	2.569	0.867	3.464	6.90
741	MASONRY	5.906	1.624	5.170	12.70
748	FORM WORK AND DEMOLITION	6.844	1.853	9.613	18.31
751	SIDING AND OUTSIDE FINISHING	3.780	1.147	5.323	10.25
764	HOMEBUILDING	3.345	1.047	4.708	9.10
CLASS G	**CONSTRUCTION**	**2.616**	**0.876**	**3.108**	**6.60**

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2014 Premium Rates MANUAL

SECTION 6H

Government and Related Services

wsib cspaat ONTARIO

Workplace Safety
& Insurance Board

Commission de la sécurité
professionnelle et de l'assurance
contre les accidents du travail

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 810: SCHOOL BOARDS

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$614,174,271	$71,800	$32,518	18,887	724	3.83%
2008	$640,449,034	$73,300	$38,600	16,592	779	4.70%
2009	$655,976,089	$74,600	$38,539	17,021	708	4.16%
2010	$674,674,196	$77,600	$37,121	18,175	726	3.99%
2011	$690,318,551	$79,600	$34,332	20,107	686	3.41%
2012	$630,712,854	$81,700	$36,972	17,059	711	4.17%
2013	$664,459,941	$83,200	$38,907	17,078	709	4.15%
2014	$676,505,792	$84,100	$39,527	17,115	708	4.14%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 817: EDUCATIONAL FACILITIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$4,620,502,842	$71,800	$40,040	115,398	1,524	1.32%
2008	$4,903,521,622	$73,300	$42,320	115,868	1,597	1.38%
2009	$5,164,911,210	$74,600	$42,799	120,677	1,516	1.26%
2010	$5,432,209,117	$77,600	$44,879	121,040	1,380	1.14%
2011	$5,589,516,357	$79,600	$43,398	128,798	1,333	1.03%
2012	$5,925,056,703	$81,700	$45,342	130,675	1,337	1.02%
2013	$6,242,084,333	$83,200	$47,714	130,824	1,334	1.02%
2014	$6,355,245,736	$84,100	$48,474	131,105	1,332	1.02%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$357,351,753	$71,800	$40,878	8,742	768	8.79%
2008	$377,282,515	$73,300	$43,697	8,634	786	9.10%
2009	$388,157,870	$74,600	$41,118	9,440	678	7.18%
2010	$410,607,003	$77,600	$43,621	9,413	646	6.86%
2011	$467,198,668	$79,600	$46,955	9,950	620	6.23%
2012	$480,070,753	$81,700	$46,054	10,424	589	5.65%
2013	$483,103,062	$83,200	$45,610	10,592	597	5.64%
2014	$500,028,601	$84,100	$46,381	10,781	605	5.61%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 833: ELECTRIC POWER GENERATION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$1,319,807,351	$71,800	$65,938	20,016	540	2.70%
2008	$1,378,296,173	$73,300	$69,060	19,958	488	2.45%
2009	$1,455,106,211	$74,600	$67,099	21,686	507	2.34%
2010	$1,520,502,555	$77,600	$68,059	22,341	488	2.18%
2011	$1,559,225,263	$79,600	$75,398	20,680	389	1.88%
2012	$1,574,685,501	$81,700	$71,379	22,061	360	1.63%
2013	$1,634,994,485	$83,200	$72,935	22,417	365	1.63%
2014	$1,699,074,024	$84,100	$74,469	22,816	370	1.62%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$972,797,999	$71,800	$61,519	15,813	882	5.58%
2008	$1,039,776,838	$73,300	$66,240	15,697	861	5.49%
2009	$1,128,343,177	$74,600	$64,721	17,434	773	4.43%
2010	$1,235,159,674	$77,600	$61,941	19,941	817	4.10%
2011	$1,281,927,491	$79,600	$68,057	18,836	786	4.17%
2012	$1,344,210,085	$81,700	$68,772	19,546	783	4.01%
2013	$1,395,692,076	$83,200	$70,273	19,861	793	3.99%
2014	$1,450,392,753	$84,100	$71,748	20,215	804	3.98%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 838: NATURAL GAS DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$293,238,076	$71,800	$57,161	5,130	139	2.71%
2008	$304,767,865	$73,300	$59,676	5,107	134	2.62%
2009	$299,435,116	$74,600	$60,898	4,917	160	3.25%
2010	$309,896,101	$77,600	$60,681	5,107	113	2.21%
2011	$323,248,441	$79,600	$69,771	4,633	81	1.75%
2012	$355,930,652	$81,700	$59,312	6,001	101	1.68%
2013	$368,459,292	$83,200	$61,267	6,014	101	1.68%
2014	$378,297,279	$84,100	$62,364	6,066	101	1.67%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 845: LOCAL GOVERNMENT SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$1,449,768,621	$71,800	$43,899	33,025	2,031	6.15%
2008	$1,566,001,848	$73,300	$45,720	34,252	1,998	5.83%
2009	$1,643,351,488	$74,600	$44,099	37,265	1,972	5.29%
2010	$1,881,558,382	$77,600	$49,819	37,768	1,896	5.02%
2011	$1,953,718,436	$79,600	$51,779	37,732	1,974	5.23%
2012	$2,026,385,601	$81,700	$51,729	39,173	1,882	4.80%
2013	$2,124,843,000	$83,200	$53,751	39,531	1,893	4.79%
2014	$2,186,382,938	$84,100	$54,717	39,958	1,906	4.77%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 851: HOMES FOR NURSING CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$2,076,526,370	$71,800	$31,220	66,512	6,137	9.23%
2008	$2,207,634,204	$73,300	$32,680	67,554	6,227	9.22%
2009	$2,333,718,347	$74,600	$34,260	68,117	5,756	8.45%
2010	$2,425,029,902	$77,600	$34,640	70,006	5,812	8.30%
2011	$2,509,210,635	$79,600	$35,377	70,928	5,594	7.89%
2012	$2,637,540,394	$81,700	$34,773	75,850	5,932	7.82%
2013	$2,667,701,229	$83,200	$35,131	75,936	5,919	7.79%
2014	$2,758,390,853	$84,100	$35,903	76,830	5,967	7.77%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 852: HOMES FOR RESIDENTIAL CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$277,401,878	$71,800	$24,017	11,550	769	6.66%
2008	$305,066,691	$73,300	$24,818	12,292	821	6.68%
2009	$335,011,624	$74,600	$24,680	13,574	714	5.26%
2010	$359,235,056	$77,600	$26,181	13,721	670	4.88%
2011	$339,008,676	$79,600	$26,211	12,934	594	4.59%
2012	$355,261,333	$81,700	$25,710	13,818	560	4.05%
2013	$359,323,822	$83,200	$25,974	13,834	559	4.04%
2014	$371,539,186	$84,100	$26,544	13,997	563	4.02%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 853: HOSPITALS*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$11,632,880,493	$71,800	$46,441	250,489	11,444	4.57%
2008	$12,407,788,461	$73,300	$47,857	259,268	11,960	4.61%
2009	$13,045,789,204	$74,600	$48,447	269,280	11,623	4.32%
2010	$13,388,086,992	$77,600	$50,760	263,752	10,931	4.14%
2011	$13,781,158,370	$79,600	$51,930	265,381	10,083	3.80%
2012	$14,607,236,595	$81,700	$52,428	278,613	10,480	3.76%
2013	$15,388,811,129	$83,200	$55,171	278,930	10,458	3.75%
2014	$15,975,874,384	$84,100	$56,609	282,213	10,543	3.74%

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2014 Premium Rate.

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 857: NURSING SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$1,030,572,067	$71,800	$26,260	39,245	2,078	5.29%
2008	$1,103,025,870	$73,300	$28,319	38,950	2,204	5.66%
2009	$1,173,334,382	$74,600	$28,499	41,171	2,078	5.05%
2010	$1,191,334,795	$77,600	$28,280	42,126	2,083	4.94%
2011	$1,270,114,752	$79,600	$30,129	42,156	2,170	5.15%
2012	$1,367,294,659	$81,700	$28,465	48,035	2,403	5.00%
2013	$1,382,929,965	$83,200	$28,757	48,090	2,398	4.99%
2014	$1,429,943,250	$84,100	$29,389	48,656	2,417	4.97%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 858: GROUP HOMES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$591,622,598	$71,800	$34,937	16,934	1,455	8.59%
2008	$676,902,201	$73,300	$35,758	18,930	1,388	7.33%
2009	$705,484,312	$74,600	$37,698	18,714	1,534	8.20%
2010	$719,019,666	$77,600	$39,158	18,362	1,517	8.26%
2011	$719,387,612	$79,600	$39,496	18,214	1,519	8.34%
2012	$733,180,793	$81,700	$38,465	19,061	1,485	7.79%
2013	$741,564,872	$83,200	$38,860	19,083	1,491	7.81%
2014	$766,774,681	$84,100	$39,713	19,308	1,512	7.83%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$11,632,880,493	$71,800	$46,441	250,489	11,444	4.57%
2008	$12,407,788,461	$73,300	$47,857	259,268	11,960	4.61%
2009	$13,045,789,204	$74,600	$48,447	269,280	11,623	4.32%
2010	$13,388,086,992	$77,600	$50,760	263,752	10,931	4.14%
2011	$13,781,158,370	$79,600	$51,930	265,381	10,083	3.80%
2012	$14,607,236,595	$81,700	$52,428	278,613	10,480	3.76%
2013	$15,388,811,129	$83,200	$55,171	278,930	10,458	3.75%
2014	$15,975,874,384	$84,100	$56,609	282,213	10,543	3.74%

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2014 Premium Rate.

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$1,700,486,653	$71,800	$41,718	40,761	936	2.30%
2008	$1,838,331,097	$73,300	$42,321	43,438	1,009	2.32%
2009	$1,952,981,867	$74,600	$45,880	42,567	853	2.00%
2010	$2,012,801,268	$77,600	$44,299	45,437	784	1.73%
2011	$2,068,617,043	$79,600	$44,621	46,360	756	1.63%
2012	$2,241,264,501	$81,700	$47,626	47,060	790	1.68%
2013	$2,361,186,184	$83,200	$50,116	47,114	788	1.67%
2014	$2,451,262,386	$84,100	$51,424	47,668	795	1.67%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS H: GOVERNMENT AND RELATED SERVICES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$26,937,130,970	$71,800	$41,925	642,502	29,427	4.58%
2008	$28,748,844,418	$73,300	$43,788	656,539	30,252	4.61%
2009	$30,281,600,898	$74,600	$44,410	681,863	28,872	4.23%
2010	$31,560,114,706	$77,600	$45,926	687,189	27,863	4.05%
2011	$32,552,649,674	$79,600	$46,723	696,709	26,585	3.82%
2012	$34,278,826,549	$81,700	$47,127	727,376	27,413	3.77%
2013	$35,815,153,389	$83,200	$49,109	729,304	27,405	3.76%
2014	$36,999,711,862	$84,100	$50,222	736,728	27,623	3.75%

2014 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2014 New Claims Cost: Cost Index * (%)	2014 New Claims Cost: Cost per Claim ($)	2014 Premium Rate ($)
810	SCHOOL BOARDS	41%	3,248	0.81
817	EDUCATIONAL FACILITIES	76%	5,994	0.36
830	POWER AND TELECOMMUNICATION LINES	162%	12,758	4.45
833	ELECTRIC POWER GENERATION	138%	10,856	0.78
835	OIL, POWER AND WATER DISTRIBUTION	89%	6,998	1.07
838	NATURAL GAS DISTRIBUTION	138%	10,895	0.69
845	LOCAL GOVERNMENT SERVICES	168%	13,256	2.24
851	HOMES FOR NURSING CARE	98%	7,754	3.29
852	HOMES FOR RESIDENTIAL CARE	110%	8,685	3.30
853	HOSPITALS	81%	6,339	1.10
857	NURSING SERVICES	134%	10,521	3.31
858	GROUP HOMES	111%	8,712	3.14
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	81%	6,339	1.10
875	PROFESSIONAL OFFICES AND AGENCIES	110%	8,668	0.73
CLASS H	**GOVERNMENT AND RELATED SERVICES**		**7,874**	**1.35**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 810: SCHOOL BOARDS

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.182**
B.2 Legislative Obligations		
	WSIAT	0.007
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.031
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.001
	SWA - PSHSA	0.011
	Other Prevention	0.003
	WHSC	0.003
	Health Clinics	0.002
	Sub-Total	**0.064**
B.3 TOTAL OVERHEAD EXPENSES		**0.246**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 817: EDUCATIONAL FACILITIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.067**
B.2 Legislative Obligations		
	WSIAT	0.002
	Office of Worker Advisor	0.001
	Office of Employer Advisor	0.000
	OHSA	0.011
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.000
	SWA - PSHSA	0.009
	Other Prevention	0.001
	WHSC	0.001
	Health Clinics	0.001
	Sub-Total	**0.028**
B.3 TOTAL OVERHEAD EXPENSES		**0.095**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.424**
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.073
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.005
	SWA - IHSA	0.071
	Other Prevention	0.006
	WHSC	0.006
	Health Clinics	0.005
	Sub-Total	**0.196**
B.3 TOTAL OVERHEAD EXPENSES		**0.620**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 833: ELECTRIC POWER GENERATION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.127**
B.2 Legislative Obligations		
	WSIAT	0.005
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.022
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.001
	SWA - IHSA	0.047
	Other Prevention	0.002
	WHSC	0.002
	Health Clinics	0.001
	Sub-Total	**0.084**
B.3 TOTAL OVERHEAD EXPENSES		**0.211**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.208**
B.2 Legislative Obligations		
	WSIAT	0.007
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.036
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.003
	SWA - IHSA	0.049
	Other Prevention	0.003
	WHSC	0.003
	Health Clinics	0.002
	Sub-Total	**0.110**
B.3 TOTAL OVERHEAD EXPENSES		**0.318**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 838: NATURAL GAS DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.156**
B.2 Legislative Obligations		
	WSIAT	0.006
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.027
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.001
	SWA - IHSA	0.048
	Other Prevention	0.002
	WHSC	0.002
	Health Clinics	0.002
	Sub-Total	**0.093**
B.3 TOTAL OVERHEAD EXPENSES		**0.249**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 845: LOCAL GOVERNMENT SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.362**
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.063
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - PSHSA	0.020
	Other Prevention	0.005
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.127**
B.3 TOTAL OVERHEAD EXPENSES		**0.489**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 851: HOMES FOR NURSING CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.445**
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.077
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.005
	SWA - PSHSA	0.026
	Other Prevention	0.006
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.157**
B.3 TOTAL OVERHEAD EXPENSES		**0.602**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 852: HOMES FOR RESIDENTIAL CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.388**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.067
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - PSHSA	0.022
	Other Prevention	0.006
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.136**
B.3 TOTAL OVERHEAD EXPENSES		**0.524**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 853: HOSPITALS*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.224**
B.2 Legislative Obligations		
	WSIAT	0.008
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.038
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.003
	SWA - PSHSA	0.012
	Other Prevention	0.003
	WHSC	0.003
	Health Clinics	0.003
	Sub-Total	**0.077**
B.3 TOTAL OVERHEAD EXPENSES		**0.301**

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2014 Premium Rate.

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 857: NURSING SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.461**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.080
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.005
	SWA - PSHSA	0.028
	Other Prevention	0.007
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.163**
B.3 TOTAL OVERHEAD EXPENSES		**0.624**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 858: GROUP HOMES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.451**
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.078
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.005
	SWA - PSHSA	0.027
	Other Prevention	0.006
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.160**
B.3 TOTAL OVERHEAD EXPENSES		**0.611**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.224**
B.2 Legislative Obligations		
	WSIAT	0.008
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.038
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.003
	SWA - PSHSA	0.012
	Other Prevention	0.003
	WHSC	0.003
	Health Clinics	0.003
	Sub-Total	**0.077**
B.3 TOTAL OVERHEAD EXPENSES		**0.301**

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2014 Premium Rate.

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.151**
B.2 Legislative Obligations		
	WSIAT	0.005
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.026
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.001
	SWA - PSHSA	0.010
	Other Prevention	0.002
	WHSC	0.002
	Health Clinics	0.002
	Sub-Total	**0.054**
B.3 TOTAL OVERHEAD EXPENSES		**0.205**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS H: GOVERNMENT AND RELATED SERVICES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.229**
B.2 Legislative Obligations		
	WSIAT	0.008
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.039
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.003
	SWA	0.018
	Other Prevention	0.003
	WHSC	0.003
	Health Clinics	0.003
	Sub-Total	**0.085**
B.3 TOTAL OVERHEAD EXPENSES		**0.314**

2014 PREMIUM RATE COMPONENTS

RATE GROUP 810: SCHOOL BOARDS

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.345	0.345	43%	0.331	0.331	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.182			0.155		
2. Legislative Obligations	0.064			0.075		
3. TOTAL OVERHEAD EXPENSES	0.246	0.246	30%	0.230	0.230	28%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.219	0.219	27%	0.249	0.249	31%
D. TOTAL PREMIUM RATE (A+B+C)		**0.81**	100%		**0.81**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 817: EDUCATIONAL FACILITIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.128	0.128	36%	0.144	0.144	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.067			0.068		
2. Legislative Obligations	0.028			0.046		
3. TOTAL OVERHEAD EXPENSES	0.095	0.095	26%	0.114	0.114	32%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.137	0.137	38%	0.102	0.102	28%
D. TOTAL PREMIUM RATE (A+B+C)		**0.36**	100%		**0.36**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.567	1.567	35%	1.958	1.958	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.424			0.438		
2. Legislative Obligations	0.196			0.189		
3. TOTAL OVERHEAD EXPENSES	0.620	0.620	14%	0.627	0.627	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.263	2.263	51%	1.865	1.865	42%
D. TOTAL PREMIUM RATE (A+B+C)		**4.45**	100%		**4.45**	100%

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2014 PREMIUM RATE COMPONENTS

RATE GROUP 833: ELECTRIC POWER GENERATION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.240	0.240	31%	0.283	0.283	36%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.127			0.132		
2. Legislative Obligations	0.084			0.068		
3. TOTAL OVERHEAD EXPENSES	0.211	0.211	27%	0.200	0.200	26%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.329	0.329	42%	0.297	0.297	38%
D. TOTAL PREMIUM RATE (A+B+C)		0.78	100%		0.78	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.394	0.394	37%	0.399	0.399	37%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.208			0.187		
2. Legislative Obligations	0.110			0.085		
3. TOTAL OVERHEAD EXPENSES	0.318	0.318	30%	0.272	0.272	25%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.358	0.358	33%	0.399	0.399	37%
D. TOTAL PREMIUM RATE (A+B+C)		**1.07**	100%		**1.07**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 838: NATURAL GAS DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.295	0.295	43%	0.248	0.248	36%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.156			0.116		
2. Legislative Obligations	0.093			0.062		
3. TOTAL OVERHEAD EXPENSES	0.249	0.249	36%	0.178	0.178	26%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.146	0.146	21%	0.264	0.264	38%
D. TOTAL PREMIUM RATE (A+B+C)		0.69	100%		0.69	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 845: LOCAL GOVERNMENT SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.173	1.173	52%	1.390	1.390	62%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.362			0.361		
2. Legislative Obligations	0.127			0.155		
3. TOTAL OVERHEAD EXPENSES	0.489	0.489	22%	0.516	0.516	23%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.578	0.578	26%	0.334	0.334	15%
D. TOTAL PREMIUM RATE (A+B+C)		**2.24**	100%		**2.24**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 851: HOMES FOR NURSING CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.703	1.703	52%	2.009	2.009	61%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.445			0.445		
2. Legislative Obligations	0.157			0.192		
3. TOTAL OVERHEAD EXPENSES	0.602	0.602	18%	0.637	0.637	19%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.985	0.985	30%	0.644	0.644	20%
D. TOTAL PREMIUM RATE (A+B+C)		3.29	100%		3.29	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 852: HOMES FOR RESIDENTIAL CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.336	1.336	40%	1.669	1.669	51%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.388			0.399		
2. Legislative Obligations	0.136			0.172		
3. TOTAL OVERHEAD EXPENSES	0.524	0.524	16%	0.571	0.571	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.440	1.440	44%	1.060	1.060	32%
D. TOTAL PREMIUM RATE (A+B+C)		**3.30**	100%		**3.30**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 853: HOSPITALS*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.425	0.425	39%	0.531	0.531	48%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.224			0.244		
2. Legislative Obligations	0.077			0.105		
3. TOTAL OVERHEAD EXPENSES	0.301	0.301	27%	0.349	0.349	32%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.374	0.374	34%	0.220	0.220	20%
D. TOTAL PREMIUM RATE (A+B+C)		**1.10**	100%		**1.10**	100%

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2014 premium rate.

2014 PREMIUM RATE COMPONENTS

RATE GROUP 857: NURSING SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.805	1.805	55%	2.128	2.128	64%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.461			0.461		
2. Legislative Obligations	0.163			0.199		
3. TOTAL OVERHEAD EXPENSES	0.624	0.624	19%	0.660	0.660	20%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.881	0.881	27%	0.522	0.522	16%
D. TOTAL PREMIUM RATE (A+B+C)		**3.31**	100%		**3.31**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 858: GROUP HOMES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.744	1.744	56%	1.967	1.967	63%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.451			0.439		
2. Legislative Obligations	0.160			0.189		
3. TOTAL OVERHEAD EXPENSES	0.611	0.611	19%	0.628	0.628	20%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.785	0.785	25%	0.545	0.545	17%
D. TOTAL PREMIUM RATE (A+B+C)		**3.14**	100%		**3.14**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.425	0.425	39%	0.531	0.531	48%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.224			0.244		
2. Legislative Obligations	0.077			0.105		
3. TOTAL OVERHEAD EXPENSES	0.301	0.301	27%	0.349	0.349	32%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.374	0.374	34%	0.220	0.220	20%
D. TOTAL PREMIUM RATE (A+B+C)		**1.10**	100%		**1.10**	100%

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2014 premium rate.

2014 PREMIUM RATE COMPONENTS

RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.285	0.285	39%	0.342	0.342	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.151			0.161		
2. Legislative Obligations	0.054			0.077		
3. TOTAL OVERHEAD EXPENSES	0.205	0.205	28%	0.238	0.238	33%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.240	0.240	33%	0.150	0.150	21%
D. TOTAL PREMIUM RATE (A+B+C)		0.73	100%		0.73	100%

2014 PREMIUM RATE COMPONENTS

CLASS H: GOVERNMENT AND RELATED SERVICES

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.597	0.597	44%	0.715	0.715	53%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.229			0.236		
2. Legislative Obligations	0.085			0.106		
3. TOTAL OVERHEAD EXPENSES	0.314	0.314	23%	0.342	0.342	25%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.438	0.438	32%	0.297	0.297	22%
D. TOTAL PREMIUM RATE (A+B+C)		**1.35**	100%		**1.35**	100%

2014 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2014 Premium Rate ($)
810	SCHOOL BOARDS	0.345	0.246	0.219	0.81
817	EDUCATIONAL FACILITIES	0.128	0.095	0.137	0.36
830	POWER AND TELECOMMUNICATION LINES	1.567	0.620	2.263	4.45
833	ELECTRIC POWER GENERATION	0.240	0.211	0.329	0.78
835	OIL, POWER AND WATER DISTRIBUTION	0.394	0.318	0.358	1.07
838	NATURAL GAS DISTRIBUTION	0.295	0.249	0.146	0.69
845	LOCAL GOVERNMENT SERVICES	1.173	0.489	0.578	2.24
851	HOMES FOR NURSING CARE	1.703	0.602	0.985	3.29
852	HOMES FOR RESIDENTIAL CARE	1.336	0.524	1.440	3.30
853	HOSPITALS	0.425	0.301	0.374	1.10
857	NURSING SERVICES	1.805	0.624	0.881	3.31
858	GROUP HOMES	1.744	0.611	0.785	3.14
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	0.425	0.301	0.374	1.10
875	PROFESSIONAL OFFICES AND AGENCIES	0.285	0.205	0.240	0.73
CLASS H	**GOVERNMENT AND RELATED SERVICES**	**0.597**	**0.314**	**0.438**	**1.35**

wsib 2014

Premium Rates MANUAL

SECTION 61

Class I – Other Services

wsib cspaat ONTARIO

Workplace Safety
& Insurance Board

Commission de la sécurité
professionnelle et de l'assurance
contre les accidents du travail

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$601,043,039	$71,800	$30,978	19,402	906	4.67%
2008	$624,289,460	$73,300	$31,482	19,830	861	4.34%
2009	$649,832,216	$74,600	$30,763	21,124	737	3.49%
2010	$680,844,590	$77,600	$31,502	21,613	717	3.32%
2011	$704,449,969	$79,600	$33,005	21,344	692	3.24%
2012	$720,244,348	$81,700	$33,419	21,552	669	3.10%
2013	$724,793,685	$83,200	$33,558	21,598	667	3.09%
2014	$741,168,840	$84,100	$34,025	21,783	671	3.08%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 908: OTHER REAL ESTATE SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$862,390,856	$71,800	$33,282	25,912	612	2.36%
2008	$933,554,841	$73,300	$34,142	27,343	602	2.20%
2009	$991,358,338	$74,600	$35,344	28,049	511	1.82%
2010	$1,040,623,024	$77,600	$34,240	30,392	457	1.50%
2011	$1,072,575,112	$79,600	$36,001	29,793	414	1.39%
2012	$1,167,422,129	$81,700	$40,065	29,138	377	1.29%
2013	$1,208,514,998	$83,200	$41,387	29,200	376	1.29%
2014	$1,240,782,755	$84,100	$42,132	29,450	378	1.28%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$844,410,144	$71,800	$28,840	29,279	1,206	4.12%
2008	$911,595,038	$73,300	$28,921	31,520	1,256	3.98%
2009	$936,243,183	$74,600	$32,039	29,222	1,114	3.81%
2010	$996,185,133	$77,600	$31,861	31,267	1,036	3.31%
2011	$1,013,244,620	$79,600	$32,764	30,926	950	3.07%
2012	$1,039,309,467	$81,700	$33,193	31,311	933	2.98%
2013	$1,075,892,813	$83,200	$34,288	31,378	930	2.96%
2014	$1,104,619,513	$84,100	$34,904	31,647	936	2.96%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 919: RESTAURANTS AND CATERING

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$5,478,587,214	$71,800	$19,580	279,809	14,224	5.08%
2008	$5,873,289,442	$73,300	$20,140	291,617	14,049	4.82%
2009	$5,913,286,453	$74,600	$20,260	291,863	11,194	3.84%
2010	$6,193,281,060	$77,600	$21,340	290,214	9,592	3.31%
2011	$6,386,220,033	$79,600	$21,608	295,546	9,615	3.25%
2012	$6,468,499,164	$81,700	$21,549	300,177	9,807	3.27%
2013	$6,729,602,287	$83,200	$22,063	305,022	9,915	3.25%
2014	$6,947,171,009	$84,100	$22,482	309,017	10,016	3.24%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 921: HOTELS, MOTELS AND CAMPING

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$837,167,414	$71,800	$25,079	33,381	2,096	6.28%
2008	$875,745,305	$73,300	$25,981	33,707	1,936	5.74%
2009	$872,872,258	$74,600	$25,521	34,202	1,731	5.06%
2010	$887,575,020	$77,600	$25,481	34,833	1,617	4.64%
2011	$923,174,075	$79,600	$26,050	35,438	1,616	4.56%
2012	$947,407,783	$81,700	$25,991	36,451	1,551	4.26%
2013	$953,391,970	$83,200	$25,740	37,039	1,568	4.23%
2014	$980,277,711	$84,100	$26,124	37,524	1,584	4.22%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 923: JANITORIAL SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$880,800,427	$71,800	$22,343	39,422	1,940	4.92%
2008	$970,451,586	$73,300	$24,065	40,326	1,972	4.89%
2009	$1,013,079,147	$74,600	$24,963	40,584	1,682	4.14%
2010	$1,069,737,593	$77,600	$24,784	43,162	1,519	3.52%
2011	$1,111,210,679	$79,600	$25,891	42,919	1,493	3.48%
2012	$1,116,359,227	$81,700	$25,551	43,691	1,489	3.41%
2013	$1,123,410,576	$83,200	$25,658	43,784	1,485	3.39%
2014	$1,148,791,622	$84,100	$26,014	44,160	1,493	3.38%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$1,077,449,074	$71,800	$22,361	48,185	4,862	10.09%
2008	$1,074,902,846	$73,300	$22,640	47,477	4,028	8.48%
2009	$902,558,689	$74,600	$23,580	38,276	2,230	5.83%
2010	$1,060,631,118	$77,600	$23,760	44,640	2,939	6.58%
2011	$1,159,848,472	$79,600	$24,362	47,608	2,999	6.30%
2012	$1,153,543,579	$81,700	$24,792	46,528	3,224	6.93%
2013	$1,160,829,798	$83,200	$24,553	47,279	3,259	6.89%
2014	$1,193,565,305	$84,100	$24,919	47,898	3,293	6.88%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$397,234,364	$71,800	$30,863	12,871	854	6.64%
2008	$399,349,164	$73,300	$30,802	12,965	855	6.59%
2009	$381,673,331	$74,600	$30,419	12,547	548	4.37%
2010	$377,572,865	$77,600	$31,817	11,867	451	3.80%
2011	$409,674,820	$79,600	$35,414	11,568	486	4.20%
2012	$418,282,793	$81,700	$33,554	12,466	444	3.56%
2013	$420,924,826	$83,200	$33,230	12,667	449	3.54%
2014	$432,794,944	$84,100	$33,725	12,833	453	3.53%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$913,906,831	$71,800	$27,384	33,374	1,549	4.64%
2008	$920,711,685	$73,300	$28,182	32,670	1,504	4.60%
2009	$913,955,413	$74,600	$27,700	32,995	1,316	3.99%
2010	$922,104,301	$77,600	$28,878	31,931	1,158	3.63%
2011	$914,851,287	$79,600	$29,201	31,329	1,049	3.35%
2012	$929,629,142	$81,700	$28,905	32,161	1,046	3.25%
2013	$967,153,932	$83,200	$29,595	32,680	1,058	3.24%
2014	$998,422,117	$84,100	$30,157	33,108	1,068	3.23%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 944: PERSONAL SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$354,665,942	$71,800	$22,203	15,974	522	3.27%
2008	$380,695,634	$73,300	$23,482	16,212	613	3.78%
2009	$389,607,439	$74,600	$23,203	16,791	470	2.80%
2010	$417,321,099	$77,600	$26,458	15,773	376	2.38%
2011	$427,279,565	$79,600	$26,317	16,236	407	2.51%
2012	$419,306,478	$81,700	$26,910	15,582	407	2.61%
2013	$421,954,977	$83,200	$26,649	15,834	411	2.60%
2014	$433,854,146	$84,100	$27,047	16,041	416	2.59%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$4,057,891,793	$71,800	$31,180	130,145	411	0.32%
2008	$4,249,238,578	$73,300	$37,338	113,805	400	0.35%
2009	$4,039,967,870	$74,600	$36,201	111,599	334	0.30%
2010	$4,261,679,331	$77,600	$35,579	119,782	293	0.24%
2011	$4,428,964,742	$79,600	$36,583	121,066	313	0.26%
2012	$4,648,730,099	$81,700	$35,598	130,591	337	0.26%
2013	$4,836,377,638	$83,200	$36,446	132,699	341	0.26%
2014	$4,992,738,216	$84,100	$37,138	134,437	344	0.26%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$7,555,611,114	$71,800	$32,799	230,360	1,965	0.85%
2008	$8,146,255,559	$73,300	$35,679	228,318	1,861	0.82%
2009	$8,048,903,641	$74,600	$35,640	225,839	1,350	0.60%
2010	$8,145,177,749	$77,600	$36,522	223,023	1,183	0.53%
2011	$8,682,733,468	$79,600	$35,719	243,082	1,270	0.52%
2012	$9,511,346,135	$81,700	$38,407	247,647	1,272	0.51%
2013	$9,846,142,342	$83,200	$39,674	248,177	1,268	0.51%
2014	$10,109,037,654	$84,100	$40,387	250,306	1,275	0.51%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$973,616,639	$71,800	$36,819	26,443	636	2.41%
2008	$945,864,768	$73,300	$35,821	26,405	581	2.20%
2009	$1,014,643,842	$74,600	$42,019	24,147	556	2.30%
2010	$1,105,252,677	$77,600	$46,081	23,985	621	2.59%
2011	$1,193,423,912	$79,600	$47,516	25,116	644	2.56%
2012	$1,256,775,158	$81,700	$50,943	24,670	643	2.61%
2013	$1,307,505,306	$83,200	$52,158	25,068	654	2.61%
2014	$1,349,777,085	$84,100	$53,149	25,396	665	2.62%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 975: LINEN AND LAUNDRY SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$271,750,638	$71,800	$31,478	8,633	629	7.29%
2008	$275,052,200	$73,300	$31,016	8,868	647	7.30%
2009	$265,728,909	$74,600	$32,457	8,187	543	6.63%
2010	$262,235,946	$77,600	$34,181	7,672	475	6.19%
2011	$260,200,528	$79,600	$32,820	7,928	366	4.62%
2012	$258,085,918	$81,700	$33,336	7,742	337	4.35%
2013	$259,716,087	$83,200	$33,473	7,759	336	4.33%
2014	$265,583,814	$84,100	$33,936	7,826	338	4.32%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$937,258,780	$71,800	$33,961	27,598	406	1.47%
2008	$997,881,204	$73,300	$33,521	29,769	386	1.30%
2009	$1,041,378,849	$74,600	$34,602	30,096	360	1.20%
2010	$1,074,652,703	$77,600	$35,461	30,305	315	1.04%
2011	$1,109,183,151	$79,600	$34,913	31,770	297	0.93%
2012	$1,164,767,003	$81,700	$34,140	34,117	325	0.95%
2013	$1,211,783,211	$83,200	$34,954	34,668	329	0.95%
2014	$1,250,960,285	$84,100	$35,618	35,122	332	0.95%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 983: COMMUNICATIONS INDUSTRIES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$1,536,027,867	$71,800	$44,280	34,689	255	0.74%
2008	$1,658,824,018	$73,300	$45,861	36,171	283	0.78%
2009	$1,749,248,642	$74,600	$49,380	35,424	262	0.74%
2010	$1,785,448,174	$77,600	$48,360	36,920	261	0.71%
2011	$1,853,623,641	$79,600	$46,593	39,783	260	0.65%
2012	$1,891,207,871	$81,700	$47,019	40,222	279	0.69%
2013	$1,963,639,367	$83,200	$48,045	40,871	282	0.69%
2014	$2,040,599,324	$84,100	$49,054	41,599	286	0.69%

2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS I: OTHER SERVICES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$27,579,812,136	$71,800	$27,705	995,477	33,073	3.32%
2008	$29,237,701,327	$73,300	$29,326	997,003	31,834	3.19%
2009	$29,124,338,221	$74,600	$29,690	980,945	24,938	2.54%
2010	$30,280,322,383	$77,600	$30,360	997,379	23,010	2.31%
2011	$31,650,658,071	$79,600	$30,686	1,031,452	22,871	2.22%
2012	$33,110,916,295	$81,700	$31,413	1,054,046	23,140	2.20%
2013	$34,211,633,812	$83,200	$32,102	1,065,723	23,328	2.19%
2014	$35,230,144,340	$84,100	$32,677	1,078,147	23,548	2.18%

2014 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2014 New Claims Cost: Cost Index * (%)	2014 New Claims Cost: Cost per Claim ($)	2014 Premium Rate ($)
905	APARTMENT AND CONDOMINIUM SERVICES	175%	13,856	3.04
908	OTHER REAL ESTATE SERVICES	168%	13,333	1.31
911	SECURITY AND INVESTIGATION SERVICES	108%	8,528	1.74
919	RESTAURANTS AND CATERING	63%	5,005	1.72
921	HOTELS, MOTELS AND CAMPING	121%	9,575	3.10
923	JANITORIAL SERVICES	147%	11,660	3.73
929	SUPPLY OF NON-CLERICAL LABOUR	88%	6,991	5.05
933	EQUIPMENT RENTAL AND REPAIR SERVICES	158%	12,511	3.08
937	RECREATIONAL SERVICES AND FACILITIES	107%	8,477	2.19
944	PERSONAL SERVICES	152%	12,058	3.26
956	LEGAL AND FINANCIAL SERVICES	136%	10,752	0.21
958	TECHNICAL AND BUSINESS SERVICES	159%	12,621	0.38
962	ADVERTISING AND ENTERTAINMENT	132%	10,415	1.09
975	LINEN AND LAUNDRY SERVICES	148%	11,684	4.12
981	MEMBERSHIP ORGANIZATIONS	172%	13,609	0.79
983	COMMUNICATIONS INDUSTRIES	152%	12,053	0.37
CLASS I	**OTHER SERVICES**		**7,916**	**1.28**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.385
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - WSPS	0.037
	Other Prevention	0.005
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.150**
B.3 TOTAL OVERHEAD EXPENSES		**0.535**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 908: OTHER REAL ESTATE SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.223**
B.2 Legislative Obligations		
	WSIAT	0.008
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.038
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.003
	SWA - WSPS	0.022
	Other Prevention	0.003
	WHSC	0.003
	Health Clinics	0.003
	Sub-Total	**0.088**
B.3 TOTAL OVERHEAD EXPENSES		**0.311**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.298
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.051
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.004
	SWA - WSPS	0.028
	Other Prevention	0.004
	WHSC	0.005
	Health Clinics	0.003
	Sub-Total	**0.115**
B.3 TOTAL OVERHEAD EXPENSES		0.413

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 919: RESTAURANTS AND CATERING

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.297**
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.051
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.004
	SWA - WSPS	0.028
	Other Prevention	0.004
	WHSC	0.005
	Health Clinics	0.003
	Sub-Total	**0.115**
B.3 TOTAL OVERHEAD EXPENSES		**0.412**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 921: HOTELS, MOTELS AND CAMPING

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.431
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.075
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.005
	SWA - WSPS	0.042
	Other Prevention	0.006
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.169**
B.3 TOTAL OVERHEAD EXPENSES		**0.600**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 923: JANITORIAL SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.427**
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.074
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.005
	SWA - WSPS	0.042
	Other Prevention	0.006
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.167**
B.3 TOTAL OVERHEAD EXPENSES		**0.594**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.495
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.086
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.005
	SWA - WSPS	0.049
	Other Prevention	0.007
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	**0.195**
B.3 TOTAL OVERHEAD EXPENSES		**0.690**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.393**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.068
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - WSPS	0.038
	Other Prevention	0.006
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.154**
B.3 TOTAL OVERHEAD EXPENSES		**0.547**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.328**
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.056
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.004
	SWA - WSPS	0.031
	Other Prevention	0.005
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.127**
B.3 TOTAL OVERHEAD EXPENSES		**0.455**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 944: PERSONAL SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.370**
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.064
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.004
	SWA - WSPS	0.036
	Other Prevention	0.005
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.144**
B.3 TOTAL OVERHEAD EXPENSES		**0.514**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.041
B.2 Legislative Obligations		
	WSIAT	0.001
	Office of Worker Advisor	0.001
	Office of Employer Advisor	0.000
	OHSA	0.007
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.000
	Total Grants	0.000
	SWA - WSPS	0.017
	Other Prevention	0.001
	WHSC	0.001
	Health Clinics	0.000
	Sub-Total	**0.028**
B.3 TOTAL OVERHEAD EXPENSES		0.069

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.088**
B.2 Legislative Obligations		
	WSIAT	0.003
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.015
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.001
	SWA - WSPS	0.018
	Other Prevention	0.001
	WHSC	0.001
	Health Clinics	0.001
	Sub-Total	**0.044**
B.3 TOTAL OVERHEAD EXPENSES		**0.132**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		0.263
B.2 Legislative Obligations		
	WSIAT	0.009
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.045
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.004
	SWA - WSPS	0.024
	Other Prevention	0.004
	WHSC	0.004
	Health Clinics	0.003
	Sub-Total	**0.101**
B.3 TOTAL OVERHEAD EXPENSES		**0.364**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 975: LINEN AND LAUNDRY SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.424**
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.073
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.005
	SWA - WSPS	0.041
	Other Prevention	0.006
	WHSC	0.006
	Health Clinics	0.005
	Sub-Total	**0.166**
B.3 TOTAL OVERHEAD EXPENSES		**0.590**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.199**
B.2 Legislative Obligations		
	WSIAT	0.007
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.034
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.002
	SWA - WSPS	0.022
	Other Prevention	0.003
	WHSC	0.003
	Health Clinics	0.002
	Sub-Total	**0.080**
B.3 TOTAL OVERHEAD EXPENSES		**0.279**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 983: COMMUNICATIONS INDUSTRIES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.107**
B.2 Legislative Obligations		
	WSIAT	0.004
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.001
	SWA - WSPS	0.000
	Other Prevention	0.002
	WHSC	0.002
	Health Clinics	0.001
	Sub-Total	**0.013**
B.3 TOTAL OVERHEAD EXPENSES		**0.120**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS I: OTHER SERVICES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.203**
B.2 Legislative Obligations		
	WSIAT	0.007
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.034
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.003
	SWA	0.024
	Other Prevention	0.003
	WHSC	0.003
	Health Clinics	0.002
	Sub-Total	**0.082**
B.3 TOTAL OVERHEAD EXPENSES		**0.285**

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2014 PREMIUM RATE COMPONENTS

RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

(CLASS I: OTHER SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.273	1.273	42%	1.380	1.380	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.385			0.365		
2. Legislative Obligations	0.150			0.157		
3. TOTAL OVERHEAD EXPENSES	0.535	0.535	18%	0.522	0.522	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.232	1.232	41%	1.138	1.138	37%
D. TOTAL PREMIUM RATE (A+B+C)		3.04	100%		3.04	100%

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2014 PREMIUM RATE COMPONENTS

RATE GROUP 908: OTHER REAL ESTATE SERVICES

(CLASS I: OTHER SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.412	0.412	31%	0.514	0.514	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.223			0.244		
2. Legislative Obligations	0.088			0.105		
3. TOTAL OVERHEAD EXPENSES	0.311	0.311	24%	0.349	0.349	27%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.587	0.587	45%	0.447	0.447	34%
D. TOTAL PREMIUM RATE (A+B+C)		**1.31**	100%		**1.31**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

(CLASS I: OTHER SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.733	0.733	42%	0.755	0.755	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.298			0.277		
2. Legislative Obligations	0.115			0.119		
3. TOTAL OVERHEAD EXPENSES	0.413	0.413	24%	0.396	0.396	23%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.594	0.594	34%	0.589	0.589	34%
D. TOTAL PREMIUM RATE (A+B+C)		**1.74**	100%		**1.74**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 919: RESTAURANTS AND CATERING

(CLASS I: OTHER SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.732	0.732	43%	0.767	0.767	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.297			0.279		
2. Legislative Obligations	0.115			0.120		
3. TOTAL OVERHEAD EXPENSES	0.412	0.412	24%	0.399	0.399	23%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.576	0.576	33%	0.554	0.554	32%
D. TOTAL PREMIUM RATE (A+B+C)		**1.72**	100%		**1.72**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 921: HOTELS, MOTELS AND CAMPING

(CLASS I: OTHER SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.570	1.570	51%	1.675	1.675	54%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.431			0.405		
2. Legislative Obligations	0.169			0.175		
3. TOTAL OVERHEAD EXPENSES	0.600	0.600	19%	0.580	0.580	19%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.930	0.930	30%	0.845	0.845	27%
D. TOTAL PREMIUM RATE (A+B+C)		**3.10**	100%		**3.10**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 923: JANITORIAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.538	1.538	41%	1.696	1.696	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.427			0.409		
2. Legislative Obligations	0.167			0.176		
3. TOTAL OVERHEAD EXPENSES	0.594	0.594	16%	0.585	0.585	16%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.598	1.598	43%	1.449	1.449	39%
D. TOTAL PREMIUM RATE (A+B+C)		3.73	100%		3.73	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

(CLASS I: OTHER SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.958	1.958	39%	2.347	2.347	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.495			0.499		
2. Legislative Obligations	0.195			0.216		
3. TOTAL OVERHEAD EXPENSES	0.690	0.690	14%	0.715	0.715	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.402	2.402	48%	1.988	1.988	39%
D. TOTAL PREMIUM RATE (A+B+C)		5.05	100%		5.05	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

(CLASS I: OTHER SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.329	1.329	43%	1.437	1.437	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.393			0.372		
2. Legislative Obligations	0.154			0.161		
3. TOTAL OVERHEAD EXPENSES	0.547	0.547	18%	0.533	0.533	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.204	1.204	39%	1.110	1.110	36%
D. TOTAL PREMIUM RATE (A+B+C)		**3.08**	100%		**3.08**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

(CLASS I: OTHER SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.920	0.920	42%	0.968	0.968	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.328			0.307		
2. Legislative Obligations	0.127			0.132		
3. TOTAL OVERHEAD EXPENSES	0.455	0.455	21%	0.439	0.439	20%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.815	0.815	37%	0.783	0.783	36%
D. TOTAL PREMIUM RATE (A+B+C)		**2.19**	100%		**2.19**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 944: PERSONAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.174	1.174	36%	1.467	1.467	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.370			0.377		
2. Legislative Obligations	0.144			0.162		
3. TOTAL OVERHEAD EXPENSES	0.514	0.514	16%	0.539	0.539	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.572	1.572	48%	1.254	1.254	38%
D. TOTAL PREMIUM RATE (A+B+C)		**3.26**	100%		**3.26**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.075	0.075	36%	0.077	0.077	37%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.041			0.037		
2. Legislative Obligations	0.028			0.036		
3. TOTAL OVERHEAD EXPENSES	0.069	0.069	33%	0.073	0.073	35%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.066	0.066	31%	0.060	0.060	29%
D. TOTAL PREMIUM RATE (A+B+C)		**0.21**	100%		**0.21**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

(CLASS I: OTHER SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.162	0.162	43%	0.157	0.157	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.088			0.076		
2. Legislative Obligations	0.044			0.049		
3. TOTAL OVERHEAD EXPENSES	0.132	0.132	35%	0.125	0.125	33%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.086	0.086	23%	0.098	0.098	26%
D. TOTAL PREMIUM RATE (A+B+C)		0.38	100%		0.38	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

(CLASS I: OTHER SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.521	0.521	48%	0.530	0.530	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.263			0.246		
2. Legislative Obligations	0.101			0.105		
3. TOTAL OVERHEAD EXPENSES	0.364	0.364	33%	0.351	0.351	32%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.205	0.205	19%	0.209	0.209	19%
D. TOTAL PREMIUM RATE (A+B+C)		**1.09**	100%		**1.09**	100%

Premium Rates

2014 PREMIUM RATE COMPONENTS

RATE GROUP 975: LINEN AND LAUNDRY SERVICES

(CLASS I: OTHER SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.509	1.509	37%	1.886	1.886	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.424			0.435		
2. Legislative Obligations	0.166			0.188		
3. TOTAL OVERHEAD EXPENSES	0.590	0.590	14%	0.623	0.623	15%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.021	2.021	49%	1.611	1.611	39%
D. TOTAL PREMIUM RATE (A+B+C)		**4.12**	100%		**4.12**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

(CLASS I: OTHER SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.367	0.367	46%	0.349	0.349	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.199			0.168		
2. Legislative Obligations	0.080			0.079		
3. TOTAL OVERHEAD EXPENSES	0.279	0.279	35%	0.247	0.247	31%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.144	0.144	18%	0.194	0.194	25%
D. TOTAL PREMIUM RATE (A+B+C)		**0.79**	100%		**0.79**	100%

2014 PREMIUM RATE COMPONENTS

RATE GROUP 983: COMMUNICATIONS INDUSTRIES

(CLASS I: OTHER SERVICES)

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.171	0.171	46%	0.166	0.166	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.107			0.093		
2. Legislative Obligations	0.013			0.010		
3. TOTAL OVERHEAD EXPENSES	0.120	0.120	32%	0.103	0.103	28%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.079	0.079	21%	0.101	0.101	27%
D. TOTAL PREMIUM RATE (A+B+C)		0.37	100%		0.37	100%

Premium Rates

2014 PREMIUM RATE COMPONENTS

CLASS I: OTHER SERVICES

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.537	0.537	42%	0.589	0.589	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.203			0.192		
2. Legislative Obligations	0.082			0.089		
3. TOTAL OVERHEAD EXPENSES	0.285	0.285	22%	0.281	0.281	22%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.462	0.462	36%	0.434	0.434	33%
D. TOTAL PREMIUM RATE (A+B+C)		**1.28**	100%		**1.30**	100%

2014 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2014 Premium Rate ($)
905	APARTMENT AND CONDOMINIUM SERVICES	1.273	0.535	1.232	3.04
908	OTHER REAL ESTATE SERVICES	0.412	0.311	0.587	1.31
911	SECURITY AND INVESTIGATION SERVICES	0.733	0.413	0.594	1.74
919	RESTAURANTS AND CATERING	0.732	0.412	0.576	1.72
921	HOTELS, MOTELS AND CAMPING	1.570	0.600	0.930	3.10
923	JANITORIAL SERVICES	1.538	0.594	1.598	3.73
929	SUPPLY OF NON-CLERICAL LABOUR	1.958	0.690	2.402	5.05
933	EQUIPMENT RENTAL AND REPAIR SERVICES	1.329	0.547	1.204	3.08
937	RECREATIONAL SERVICES AND FACILITIES	0.920	0.455	0.815	2.19
944	PERSONAL SERVICES	1.174	0.514	1.572	3.26
956	LEGAL AND FINANCIAL SERVICES	0.075	0.069	0.066	0.21
958	TECHNICAL AND BUSINESS SERVICES	0.162	0.132	0.086	0.38
962	ADVERTISING AND ENTERTAINMENT	0.521	0.364	0.205	1.09
975	LINEN AND LAUNDRY SERVICES	1.509	0.590	2.021	4.12
981	MEMBERSHIP ORGANIZATIONS	0.367	0.279	0.144	0.79
983	COMMUNICATIONS INDUSTRIES	0.171	0.120	0.079	0.37
CLASS I	**OTHER SERVICES**	**0.537**	**0.285**	**0.462**	**1.28**

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SECTION 7

Supporting Documentation for Schedule 1

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2014 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

SCHEDULE 1

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Total Number of Injuries	Total Injury Rate
2007	$148,484,831,565	$71,800	$35,310	4,205,139	222,700	5.30%
2008	$153,020,685,955	$73,300	$36,643	4,176,012	210,500	5.04%
2009	$147,517,126,274	$74,600	$36,886	3,999,325	169,700	4.24%
2010	$153,042,663,299	$77,600	$37,711	4,058,251	159,500	3.93%
2011	$158,486,186,014	$79,600	$38,465	4,120,225	157,000	3.81%
2012	$165,153,759,992	$81,700	$38,893	4,246,341	157,300	3.70%
2013	$170,153,169,196	$83,200	$39,671	4,289,101	158,400	3.69%
2014	$175,303,915,574	$84,100	$40,464	4,332,291	159,508	3.68%

2014 Premium Rates

NEW CLAIMS COST BY CLASS

Class	Description	2014 New Claims Cost Cost per Claim ($)	2014 Premium Rate ($)
A	FOREST PRODUCTS	23,527	5.25
B	MINING AND RELATED INDUSTRIES	29,107	6.76
C	OTHER PRIMARY INDUSTRIES	14,961	4.18
D	MANUFACTURING	11,960	2.55
E	TRANSPORTATION AND STORAGE	17,579	5.01
F	RETAIL AND WHOLESALE TRADES	8,191	1.80
G	CONSTRUCTION	22,425	6.60
H	GOVERNMENT AND RELATED SERVICES	7,874	1.35
I	OTHER SERVICES	7,916	1.28
	SCHEDULE 1	**11,914**	**2.48**

2014 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

SCHEDULE 1

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administrative		**0.325**
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.053
	Mine Rescue	0.002
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.004
	SWA	0.039
	Other Prevention	0.005
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.133**
B.3 TOTAL OVERHEAD EXPENSES		**0.458**

2014 PREMIUM RATE COMPONENTS

SCHEDULE 1

Component	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate	2013 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2013 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.100	1.100	44%	1.220	1.220	50%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.325			0.315		
2. Legislative Obligations	0.133			0.136		
3. TOTAL OVERHEAD EXPENSES	0.458	0.458	18%	0.451	0.451	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.920	0.920	37%	0.791	0.791	32%
D. TOTAL PREMIUM RATE (A+B+C)		**2.48**	100%		**2.46**	100%

2014 PREMIUM RATES

Summary of Premium Rate Components by Class per $100 of Insurable Earnings

Class	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2014 Premium Rate ($)
A	FOREST PRODUCTS	2.569	0.918	1.759	5.25
B	MINING AND RELATED INDUSTRIES	2.644	1.076	3.039	6.76
C	OTHER PRIMARY INDUSTRIES	2.351	0.773	1.051	4.18
D	MANUFACTURING	1.329	0.523	0.694	2.55
E	TRANSPORTATION AND STORAGE	2.264	0.706	2.039	5.01
F	RETAIL AND WHOLESALE TRADES	0.732	0.388	0.684	1.80
G	CONSTRUCTION	2.616	0.876	3.108	6.60
H	GOVERNMENT AND RELATED SERVICES	0.597	0.314	0.438	1.35
I	OTHER SERVICES	0.537	0.285	0.462	1.28
	SCHEDULE 1	**1.100**	**0.458**	**0.920**	**2.48**

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SECTION 8

Classification Scheme Changes

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2014 CLASSIFICATION SCHEME CHANGES

There are no changes to the classification scheme for 2014.

Consequently, the number of rate groups in the WSIB's classification scheme remains at 155, the same as for 2013.

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SECTION 9

Non-Credible Rate Groups

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NON-CREDIBLE RATE GROUPS

Ideally, each rate group defined in the Workplace Safety and Insurance Board's classification scheme should be credible, that is, large enough so that reasonably reliable estimates can be made for deriving premium rates from a rate group's own claims experience. Although this is generally the case, particular industries or services in Ontario can decline substantially as the economy undergoes changes and this can lead to a situation where a previously credible rate group becomes non-credible. In addition, some rate groups have reduced the number of injuries to a level where there is not enough information available to estimate the average cost of a claim and, as a result, the rate group becomes non-credible. As part of the ongoing activity of rate making, the Workplace Safety and Insurance Board (WSIB) monitors the credibility of rate groups.

When the WSIB is concerned that a particular rate group has become non-credible, and is likely to remain non-credible, the WSIB may decide to remove such a rate group from the classification scheme through some form of rate group merger, as of a specified date. Employers in the affected industries or services would continue to be insured, but under another rate group.

Since the original development of the WSIB's current classification scheme, which was introduced in 1993, a number of rate groups have become non-credible. Different approaches have been used to address the issue of non-credibility, depending on the circumstances of each rate group.

Data supporting the 2014 premium rates shows that under current criteria ten rate groups are not fully credible.

It is possible that the experience of some of the non-credible rate groups may return to a fully credible level, eliminating the need for additional review. However, it is expected that for some of these rate groups, the lack of credibility would need to be addressed more formally by the WSIB, possibly through reclassifications or rate group mergers.

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SECTION 10

Glossary of Acronyms

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GLOSSARY OF ACRONYMS

ACRONYM	DEFINITION
CSPAAT	Commission de la sécurité professionelle et de l'assurance contre les accidents du travail
IHSA	Infrastructure Health and Safety Association
PSHSA	Public Services Health and Safety Association
SWA	Safe Workplace Association
UFL	Unfunded Liability
WSIB	Workplace Safety and Insurance Board
WSN	Workplace Safety North
WSPS	Workplace Safety and Prevention Services

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SECTION 11

Contact Information

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CONTACT INFORMATION

1. Premium Rates Information

For more information about the premium rates or the supporting documentation presented in this manual, please contact:

Actuarial Services Division
Workplace Safety and Insurance Board
Telephone: (416) 344-3332
Facsimile: (416) 344-2588

2. Premium Information and Data Requests

For more information about individual employer accounts, or for current data requests, contact your WSIB account representative in your local WSIB office or call:

Workplace Safety and Insurance Board
Telephone: (416) 344-1000
Toll Free (Ontario): 1-800-387-0750
Toll Free (Canada-Wide): 1-800-387-5540
Facsimile: (416) 344-4684
Toll Free Facsimile: 1-888-313-7373

3. WSIB Website

For further information for both employers and employees, including prevention initiatives, return to work, forms and policy reports, please visit our website at:

www.wsib.on.ca

The information contained on the website is continuously maintained and regularly updated.

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contre les accidents du travail

ISSN 1492-0050 (Onli
ISBN 978-1-4606-3577-3 (PDF, 2014 e

ISSN 1492-0042 (Print)
ISBN 978-1-4606-3576-6 (Print, 2014 ed.)